

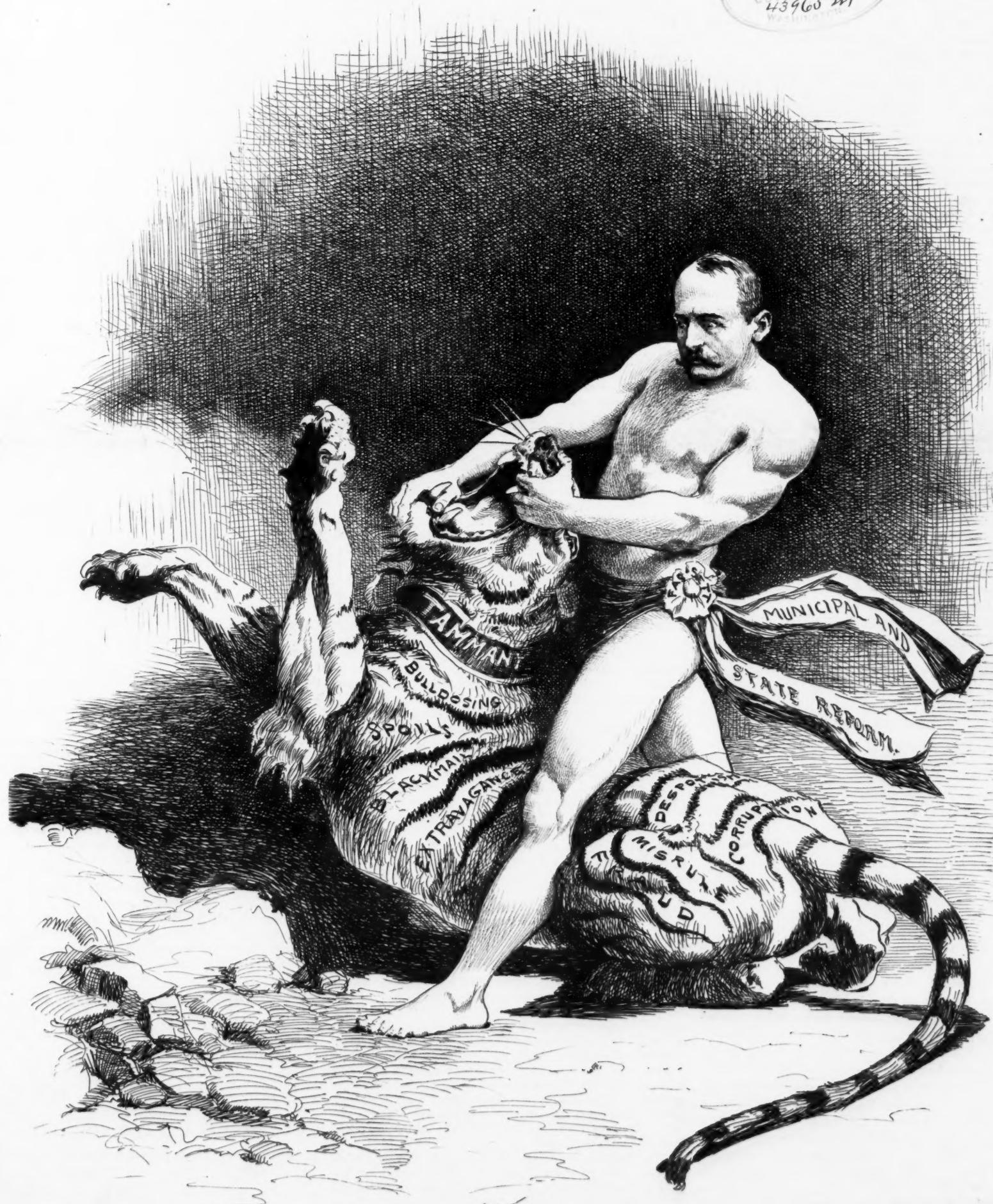
# FRANK LESLIE'S ILLUSTRATED NEWSPAPER

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DESTROYING THE TAMMANY TIGER.

The young Republican Samson gets a death-grip on the great political beast.

FRANK LESLIE'S  
ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

W. J. ARKELL and RUSSELL B. HARRISON, Publishers.  
JOHN A. SLEICHER, Editor.  
BERNHARD GILLAM, Art Department.

NEW YORK, OCTOBER 17, 1891.

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IMPORTANT TO PHOTOGRAPHERS.

We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs can be sent unmounted.

THE Alaska narrative of Mr. A. B. Schanz will be continued in our next issue, with interesting illustrations.

"ONE HUNDRED MILES AN HOUR" will be the subject of the leading editorial contribution in *FRANK LESLIE'S WEEKLY* next week. A recent wonderful achievement of the New York Central Railroad in running from New York to Buffalo at a speed of over a mile a minute and the proposition of the Central company to put a lightning "State train" in service at an early date have attracted much attention to the question of how fast a passenger train can safely run. Mr. Theodore Voorhees, who occupies a very important place in the New York Central system, and who is a civil engineer of much experience and careful training, has written for us a contribution pointing out what American railways need before they can make lightning time. He is the author of the leading editorial contribution which will appear next week.

TAMMANY HALL THE ISSUE.

WHAT Tammany Hall was the dominant force in the so-called Democratic State Convention at Saratoga hardly admits of an honest difference of opinion.

The violent expulsion of the County Democrats who for years had represented that part of the Democratic party in the metropolis not in accord with the Tammany idea, and the treatment of the Voorhees Democracy, left the followers of the Fourteenth Street organization the only regular or authentic representatives of New York City. Thus was it settled by "the supreme power, the party," in the reported words of Mr. Cockran, that in all the great councils of the Democratic party the only channel of communication between the Democrats of New York City, the great stronghold of Northern Democracy, and the rest of the party was through Tammany Hall. Unless they have signed upon their foreheads the seal of the sachems of this organization, no individual Democrat and no association of Democrats resident in New York City can hereafter obtain an official hearing or have any part whatever in shaping the destiny of the party other than in blind acquiescence or indignant repudiation at the ballot box.

As reported in the newspapers, all the twenty-five contests from as many assembly districts in the State were decided substantially upon the basis of fealty to the combination existing between Tammany and the canal ring rather than upon the merits of each individual case.

When the decks were finally cleared for action the situation can best be summed up in the language of the protest of the County Democracy: "The proceedings of the State Committee and their ratification by the State Convention must demonstrate, even to those who have hitherto been blind to the fact, that the Democratic party of to-day in this State, like the Democratic party in those dark years prior to 1871, is absolutely dominated and controlled by a combination BETWEEN TAMMANY HALL AND A CANAL RING." The subsequent action of the convention, both in the framing of the platform and the making up of the ticket, was entirely controlled by this same "combination."

The platform is emphatically Tammany in its bold assault upon a proper blanket ballot and its significant omission of any mention of civil-service reform. Mr. Peter B. Sweeny bears unmistakable witness that the ticket is a Tammany ticket. Reference is made to Mr. Sweeny because the writer has been accused of misrepresentation in stating the issue. His words over his own signature are as follows: "Tammany Hall ought to put forth its best efforts because it has its own CANDIDATE FOR GOVERNOR, a member of its organization and a safe friend in power."

Assuming, then, that these Democratic witnesses, to whom may be added the Hon. Edward F. Jones and a cloud of others, are not mistaken, the question for citizens of the entire State to decide is whether they prefer the State shall in its executive and legislative branches be Tammanyized or Republicanized. In 1888 we were selecting a President of the United States, Members of Congress, a Governor of the State, and Members of the Assembly. In 1890 Members of Assembly and Members of Congress were being selected throughout the State, and a Mayor in New York City. This year all the offices to be filled are State offices. If ever there was a year when it was proper to confine

the discussions of the campaign to State issues, it would seem that this is a peculiarly favorable year.

Prominent among State issues are questions of a genuine blanket ballot, of genuine home rule for cities, of improved methods of taxation and of retrenchment and economy in administration in cities and in State departments. What the attitude of Tammany Hall upon all these issues is, may be readily determined. Not from her promises but from her acts of record.

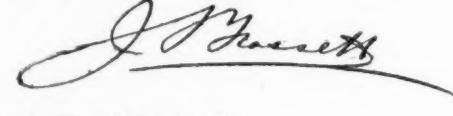
On the question of a blanket ballot her hostility she has never deemed it worth while to conceal.

With reference to a genuine home rule, while pretending an absorbing affection for the doctrine, she has been in practice an implacable foe. With reference to retrenchment and economy of administration, no one can mention Tammany Hall in this relation without a smile. The books of accounts of New York City are excellent witnesses in this connection.

Tammany Hall is not a new force in politics. She has written her name large in the pages of the political history of this State and of New York City and in national politics is not wholly unknown to fame. Not to dwell on the familiar story of the days of Tweed, Sweeny, and Connelly! Not to emphasize too harshly the leadership of John Kelly and his treatment of Lucius Robinson, there is abundant food for reflection in a patient study and review of all that Tammany Hall and Tammany officials have done under the present régime.

Take one by one the city departments where Tammany Hall holds sway. Consider the enormous expenses of administration and the incommensurate return. A street-cleaning department that does not clean the streets; a bureau of building inspectors who do not inspect; a department of dock construction that does not construct; a department of charities and corrections that needs both charity and correction; a school department that leaves twenty thousand children without school accommodation and neglects prompt repairs of school-houses.

In fact, recall, not the arraignments by Republicans, but the continuous complaints of Democratic newspapers for the past two years, then let New York State citizens answer whether their investigation satisfies them that the welfare of the State would be conserved by confiding all the powers of the State government to the care of the present rulers of Tammany Hall and the Democratic party. For this is, after all, the paramount issue.



ELMIRA, N. Y., October 5th, 1891.

THE POLITICAL OUTLOOK IN OHIO.

THE political outlook in Ohio for the Republican ticket is decidedly promising. Its candidate for Governor, Major McKinley, is making a clean, vigorous, aggressive fight in favor of protection to home industries and honest money. He is decidedly opposed to free trade and free silver, believing that anything looking to free trade would be disastrous to the manufacturing and farming interests of the country, would lower the condition of the working people to that of the low-paid countries of Europe and that the free-silver craze, fanned and fostered by the Democrats of Ohio, would produce untold disaster to the financial interests of the country.

With the fixed standard of value on which all business is being done, any material change in that standard, such as would be caused by free silver, would produce distrust, destroy confidence on the part of capital—which is always sensitive—and the process of readjusting all business to the new standard of value would involve a great commercial disaster, the working classes and farming interests being eventually the principal sufferers.

The high character of Major McKinley and the qualities that make him one of the most lovable of men, modest, unassuming, unselfish, in no sense a boss, with no machine of any kind to promote any ambition he may possess, give to him the loyal support of a united Republican party.

Ohio is a Republican State when the party is united. It never was more united on any candidate for Governor than it is on William McKinley. In 1889, notwithstanding the factional fights in the Republican party and the power of the sentiment against a third term, the entire Republican State ticket was elected save as to Governor. The Governor was the only man elected on the Democratic State ticket.

The party being united this year, with an aggressive, clean, able and lovable candidate for Governor, whose reputation is national, the probability of success may be said to be a certainty. Never in the history of the State has a candidate had larger meetings than Major McKinley has had during the campaign to date. No man has ever made a stronger impression on those who have heard him. His speeches are addressed mainly to the defense of that protective system which has made this country the richest and best on the globe, in which working men have higher wages and more comforts than in any other country.

Men, irrespective of party, admire the clean, logical discussion of public questions which they receive from Major McKinley. He indulges in no personalities, and has eliminated from this campaign everything of that character. The so-called "tariff reform" of the Democratic party is an intangible, indefinable myth. It utterly fails to name the articles covered by the protective tariff on which the duty is too high. It fails to name the amount of duty it would impose or to provide any practicable plan for the raising of revenue which would not involve the destruction of large interests, and which at the same time would preserve to the working classes the present rate of wages, and save them from the destructive competition of the low-priced labor of foreign countries.

The Ohio Republicans are making an aggressive fight, without evasion or apology, with clear and defined views on the important issues of the day. The Democratic party is divided and split into factions; the better element lacks confidence in its own platform and is opposed to free silver and a graded income tax. The business interests of the State are arrayed solidly in favor of the Republican ticket, believing that sound money and a fair trial of the protective system will best conduce to the pros-

perity of the country, which is always greatest under Republican administration.

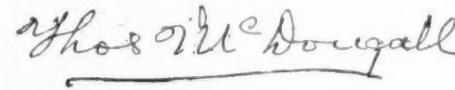
The importance of the election of a Republican majority in both branches of the Legislature is even greater than that of the election of Major McKinley as Governor. A successor to Senator Sherman is to be elected by the Legislature chosen this fall. It does not seem possible that he is to be succeeded by any Democrat, especially a Democrat of the type of Calvin S. Brice. If Ohio, which has heretofore been so ably represented in the Senate, were to retire John Sherman for a duplicate of Calvin S. Brice it would lose its great influence in the Senate, its great power in public affairs, and would injure itself beyond estimate.

The retirement of John Sherman from the United States Senate at the present time would be not only a State but a national calamity. No man in either party is his equal as a financier. His experience, ability, equipment and the confidence of the nation in him make it absolutely necessary that at the dawn of a period of great national prosperity the country should enjoy his services in the Senate as long as he is able to render them.

The prospect for the election of a Republican majority in both branches of the Legislature is very flattering and with it the election of Senator Sherman as his own successor seems to be a certainty. While Governors Foraker, Foster and others have their friends and following, it is conceded even by the friends of these gentlemen, and is demanded by an overwhelming majority of the Republican voters of Ohio at this juncture, that in view of the importance of the financial question in the future, Ohio and the nation should have in the Senate the benefit, experience and ability of John Sherman.

He is a master of finance and has the rare ability of making a difficult and abstruse question plain to the minds of the common people, as evidenced by his opening speech in this campaign at Paulding, Ohio. He, more than any other man in Ohio, enjoys the confidence of the German element of the Republican party. On all questions in which they take a peculiar interest he has been found safe and temperate. Pure in personal character, eminent in ability, great in public experience and service, Ohio will unquestionably elect him as his own successor, and in so doing render herself and the nation a great service.

The State is to be congratulated on possessing so many men of eminent ability in public affairs, so well fitted to carry on an aggressive campaign for protection and honest money. We await with confidence the result of the election on the 3d of November, believing the Republican ticket will be elected by a decisive majority, an earnest of the victory that awaits the Republican party in 1892.



CINCINNATI, September 26th, 1891.

[NOTE.—Mr. McDougall is one of the most prominent members of the Ohio Bar, a life-long Republican and one of the most eloquent and effective campaign speakers and writers in the State.]

THE REPUBLICAN OUTLOOK IN MASSACHUSETTS.

IT is always customary for those who have anything to do with political affairs to claim a victory for their side. This is an easy thing to do. For party managers to "claim everything" is supposed to give confidence and courage to their own side and carry discouragement and dismay into the ranks of the enemy. Both sides, therefore, are predicting victory in Massachusetts this year. The only question to consider is which claim is the more reasonable one.

There is no one at all familiar with Massachusetts politics who will doubt that the Republicans are very largely in the majority, providing their voting strength is polled. The State for thirty-one out of thirty-four past years has been in the hands of the Republicans. William Gaston was elected in 1874, General Butler in 1883, and the present Governor last year.

The result last autumn was not because Democrats received large accessions to their party, but that the Republican vote was unusually light. Governor Russell received nearly ten thousand votes less than General Butler received in 1884, when he was defeated by the Republican candidate, Mr. Robinson. In round numbers there were ninety-five thousand registered voters who stayed away from the polls last year in Massachusetts. This is a greater number than the total vote of Vermont, Rhode Island, or New Hampshire, and the Republican effort this year is directed to getting the public thoroughly interested in political affairs, so that there may be a large vote.

The present Governor of the State is a pleasing and popular man in his party, and will no doubt poll its full strength but that would not be enough to elect him by at least twenty thousand votes, providing the Republicans come out proportionately. No Democratic Governor has succeeded himself in Massachusetts for more than thirty years and, although recognizing the full strength of Mr. Russell as a candidate, I do not think he will prove an exception.



BOSTON, MASS.

[NOTE.—Mr. Hayes is the secretary of the Republican Club of Massachusetts, and is one of the best informed men in the political circles of the Bay State.]

THE ISSUE AND THE MAN.

THREE reforms are essential to the welfare of the State—civil service reform, ballot reform, and municipal reform. The first two are well-nigh assured; their principles are firmly rooted and their growth cannot be checked. The third, or most essential—municipal reform—with a stronger public sentiment behind it than either of the other two, and essential to the permanent success of both, is bound to come. It is the issue in this State

Mr. Fassett represents that issue as the Republican candidate, and Mr. Flower opposes it as the Tammany Hall candidate. Mr. Fassett's choice, on the platform of municipal reform, was extremely felicitous. For years he has represented in the Senate of New York the leadership of his party in demanding municipal reform, while his opponent, Mr. Flower, has never, by word or action, indicated the slightest interest in that movement.

We doubt if there is another citizen of the State, certainly there is none of his years, who is more competent, by experience, study and observation, to formulate and carry out a policy of municipal reform for our cities than Mr. Fassett.

Incorruptible, intelligent, well educated, with a special aptitude for the discussion of questions of government, and particularly of local government, Mr. Fassett is superbly equipped for the great work to which we believe he has been called. Citizens, irrespective of party, who recognize the pressing need of such reforms in our municipalities as will put an end to the notorious jobs, frauds, extortions, and other evils that prevail, are turning with hope toward Mr. Fassett. If they fail to take full advantage of their opportunity the blame must rest upon themselves.

#### A WORD TO THE PUBLIC.

AT no time in its history has *FRANK LESLIE'S WEEKLY* been more popular and prosperous. Since it has been in the hands of the present publishers it has steadily grown in popular favor and is now everywhere recognized as the best illustrated weekly of its kind in the United States, *the only one which sustains the policy and the party of the existing Federal Administration*.

Its special features, including a signed editorial contribution weekly by some eminent writer, a financial column by a Wall Street expert (in which responses to inquiries regarding the standing of stocks and bonds as investments are given), "Hermit's" unique column of replies concerning the merits of various life insurance companies, Miss Starr's illustrated fashion articles, first-class stories and poems by writers of recognized merit, our amateur photographic contests, Alaska explorations, and many other notable evidences of enterprise, have popularized the paper to a wonderful extent. Its circulation is now the largest it has ever had and its advertising patronage of the choicest kind.

The art department, under the care of Mr. B. Gillam, presents the best efforts of representative American artists and engravers. Our aim has been to make the *WEEKLY* the choicest household paper of its kind; and we are gratified with the manifold evidences that the efforts in this direction are generally and generously appreciated.

Every refined and intelligent household can afford to take *FRANK LESLIE'S WEEKLY*. It will exert a wholesome educational influence in the family circle. As a special inducement to new subscribers we offer to send the paper regularly for three months to any address for \$1. To boys and girls who desire to organize clubs of subscribers we make special prize offers, particulars of which can be obtained by addressing this office.

ARKELL & HARRISON,  
Publishers.

110 Fifth Avenue, New York.

#### JINGOISM!

THE cry of "jingoism" is heard again. It comes from the free-trade press, and is directed against the Administration because of the latter's prompt and vigorous protest to the Chilean Government against its unfriendly attitude toward the American Minister at Valparaiso.

It has been a standing reproach to our people while visiting other lands, and particularly the South American republics, that their rights of citizenship were not protected as were the rights of other foreigners. So little was to be expected of this Government that when subjected to insult and assault, the traveler from the United States was compelled to seek the protection of a British consulate.

That is all of the past. The present Administration, from the outset of its being, has indicated its firm resolve to have the rights of American citizens respected as broadly and completely as are the rights of any other people. Great Britain has been taught that lesson; so have Germany and Italy; and now Chile is learning that it cannot insult with impunity the representative of our Government.

If this is jingoism, let a partisan press make the most of it.

#### HOT CLIMATES AND HOT TEMPERs.

THE death by his own hand of ex-President Balmaceda, of Chili, marks the tragic end of the Chilean revolution. It finishes the story of another, but not the last, of the innumerable civil conflicts which seem inseparable from the government of the South American republics. The hot-tempered people of Southern climes are easily led by their impulses to revolt against the established government. There is constant hunger for a change and, unfortunately, the alliance between Church and State, peculiar to all Spanish-speaking nations, offers rare opportunities for the secret organization of revolutionary movements.

There is something about the Temperate Zone which seems to restrain the passions of men and to make them, like their zone, temperate; a happy medium between the listless apathy of frigidity and the passionate impulse of the heated tropics. Looking at all the bloody story of the South and Central American republics, extending over centuries, we may well rejoice in the knowledge that our republic has for a hundred years stood solid and serene, with but a single ebullition of passion—the rebellion of 1860. Strangely enough, that rebellion, too, sprang from the southernmost States—those nearest the line of the tropics.

#### THE PHOTOGRAPHIC CONTEST.

THE work of deciding on the merits of the large number of pictures contesting in our amateur photographic competition is arduous and delicate. So many excellent pictures have been sent us that the judges find it no easy task to make the awards. We hope, however, in our next issue to be able to announce the date when the prizes will be given out, and we can assure our readers that the delay in making the announcement is only occasioned by the difficulties which confront the judges. We shall endeavor to give just consideration to every element enter-

ing the competition. It is impossible to satisfy all, for the number of prizes is limited but we know our readers will believe that the judgment that may be rendered will be careful, fair and just. The following are the last of the entries made for the competition which closed October 1st:

E. A. Chapman, Brooklyn, N. Y.; C. A. March, Washington, D. C.; L. H. Miner, Springfield, Ill.; T. P. Cabot, Calcutta, India; Edward R. Jackson, East Oakland, Cal.; Miss Myra J. Albert, Salem, Ore.; Isaac N. Burbank, New Bedford, Mass.; Lieutenant A. C. Baker, United States Navy, Washington, D. C.; R. R. Bulmore, New Almaden, Cal.; George W. Beatty, Columbus, Ohio; A. Hensler, Cincinnati, Ohio; H. L. Ide, Springfield, Ill.; H. W. Britcher, Syracuse, N. Y.; Robert Alling, Sedalia, Mo.; P. G. March, Cincinnati, Ohio; Rev. George J. Bond, Halifax, N. S.; M. D. Fletcher, Springfield, Mass.; Miss Ida Voigt, Sandusky, Ohio; W. G. Gosling, St. Johns, N. F.; W. B. Bayley, Toronto, Canada; Miss Alice Lindesmith, Madison, Wis.; F. B. Litchman, Marblehead, Mass.; George W. Swift, Fitchburg, Mass.; Harry E. Reinisch, Belmont, New York City; Miss Emily M. Rand, Plainfield, N. J.; Lewis H. Rand, Plainfield, N. J.; C. S. Gottheil, Plainfield, N. J.; Charles F. Janes, Providence, R. I.; A. W. Keyler, Newark, N. J.; Miss Mattie H. Hall, Northampton, Mass.; S. G. Smith and M. S. Gray, Heckcatoo, Ark.; Miss Constance A. Baker, Red Bank, Ohio; L. A. Greene, Little Falls, N. Y.; Ralph R. Broadbent, Bedford Park, New York City; W. Sloan Simpson, Southboro, Mass.; W. A. Hover, Denver, Col.; Alexander Laing, Schenectady, N. Y.; Clarence A. DeFries, Portland, Ore.; W. S. Clow, Pittsburgh, Pa.; J. M. Cunningham, Ham, Washington, D. C.; B. N. Sperry, Ithaca, N. Y.; Mrs. J. C. Kendall, Norfolk, Conn.; Ross Yancy.

#### TOPICS OF THE WEEK.

IT looks as if the penny *Morning Advertiser*, the latest addition to New York daily journalism, is here to stay. Colonel Cockerill's pithy editorial paragraphs have a great deal to do with its success.

THE New York *Evening Post* says the Republican platform adopted by the New York Convention is guilty of lying in stating that the Silver act of July 14th, 1890, "provides for the purchase of the silver product of American mines." In the same issue in which the *Post* makes this statement it prints the platform of the Massachusetts Democratic State Convention, which recites that the act of July 14th, 1890, compelled the treasury "to become the purchaser every day of seven tons of bullion, or more than the whole American product." Will the *Evening Post* tell us which of the two platforms lies?

BASE-BALL is called "our national game." The interest in it has become so intensified that rivals for the championship in various localities have led to acts of violence. Umpires are assaulted, players come to blows, and now the telegraph reports that an old man at McConnellsburg, Ohio, was subjected to such persecution and boycotting because he refused to permit the use of his property for base-ball purposes that he recently committed suicide. This is a great country. It runs to crazes, and this, instead of elevating manly sports, degrades them. It is some satisfaction to know that the National League championship, which goes to the Boston team, has been won by fair, honest play.

IT is not at all creditable to the New York *World* that it speaks of the Hon. John W. Vrooman, the candidate on the Republican ticket of New York for the Lieutenant-Governorship in terms of contempt and billingsgate. Mr. Vrooman for many years was clerk of the Senate of this State. He has been cashier of a successful banking institution, for two years was at the head of the Masonic Order in the State, and is now a leading officer of one of the most successful and largest insurance companies in the world. To speak of such a man as if he were a witless stable-boy is to bring contempt not upon Mr. Vrooman, but upon the paper that assails him. We venture the prediction that when the votes are counted Mr. Vrooman will be found pretty nearly at the head of the list.

THE Southern States are waking up to the benefits the proposed subsidies to steamship lines will bring to them. Mobile wants to be the starting-point of one of the postal-aided steamer lines for Central and South American ports, and a delegation of its enterprising citizens has interviewed the Postmaster-General on the subject. The New Orleans Board of Trade is at work on the preliminaries looking to the establishment of a steamship line between that city and Rio de Janeiro. New Orleans, if such a line were established with the help of Government subsidies, would be in a position to reap decided advantage, as a commercial and business centre, from trade with Brazil. The treaty made under the reciprocity provision of the McKinley bill opens a splendid field for American products of the farm and factory in that country, and New Orleans offers superior advantages as a shipping point. The establishment of such a line from New Orleans would no doubt divert a great deal of business from New York. But there is enough in this booming time for all.

IT will surprise a great many persons to learn that after a President retires from the White House he is pestered with applications for assistance from all directions. Mr. William Henry Smith writes to the New York *Tribune* to deny that ex-President Hayes is a millionaire. He says that "while occupying the White House the President and Mrs. Hayes entertained with remarkable liberality and that retirement to private life did not carry with it a cessation of aid; that his generosity has been almost unlimited, and after all these years of retirement the demands seem to be as constant as when he was the chief executive. Every mail is laden with petitions, requests, demands—some worthy, others impudent—and the labor of replying is a serious one." Mr. Smith thinks the only relief to be expected from this hardship lies in the creation of a more reasonable public sentiment. No public sentiment exists that justifies a demand upon an ex-President for favors that he would not be expected to grant if he had never occupied the White House. Public sentiment is always against begging, and particularly against that form of begging which looks like extortion and blackmail.

THE withdrawal of the Rev. Howard MacQuerry, of Canton, Ohio, from the Episcopal Church and his acceptance of a call to the pastorate of the First Universalist Church in Saginaw, Michigan, marks the end of a religious discussion that has disturbed the Episcopal Church for some time. Dr. MacQuerry denied the resurrection of Christ and questioned some other beliefs of his church. He was tried and suspended from the ministry but fought the case with great vigor until he finally decided to retire and affiliate with the denomination with which

his religious feeling sympathized. In taking this course Dr. MacQuerry did what he should have done at the outset. The church is not the place for quarrels and dissensions. There may be room for discussion among its members but there is no room for dissent from its doctrinal utterances and its fundamental principles. The man who cannot believe as his church believes must not expect his church to conform to his new doctrine; he must either relinquish his own private judgment or affiliate with those in sympathy with his views. Certainly the cause of religion is not helped by acrimonious contention within any church. It would seem, therefore, that any one inspired by a devotion to that cause would seek to prevent rather than to create an outbreak of feeling, with more or less publicity and consequent scandal.

#### WALL STREET.—A BRIGHT OUTLOOK.

THE only feature about the market that seems unfavorable is the lack of an investment demand for stocks and bonds. That may come later. It may be retarded by the belief that a number of railroads have been patiently waiting for an opportunity to create and market new issues of bonds.

The fear also prevails that some of the roads have been paying dividends, not out of their earnings, but out of borrowed moneys, which are to be made good out of the proceeds of the new bond issues. The mere rumor that the Rock Island Company contemplated a fresh issue of bonds rendered that stock extremely vulnerable and sent it down with a rush; and such a rumor about any company in the present condition of the market would be apt to affect it. Perhaps I ought to except the Vanderbilts, for the New York Central has been issuing bonds for a long time but the stock retains its strength. So much for the prestige of the Vanderbilts.

The Atchison would be very glad to issue new bonds to take up its two-year notes. It has waited two years for an opportunity to float a bond issue. The stock was boosted, no doubt, with this purpose in view; either it has been selling altogether too low or it is getting too high. It is making an excellent showing of its earnings, and so is the Wheeling and Lake Erie, which I advised my readers to purchase when it was far below its present figures. In this connection I again advise my readers to watch with the greatest care the official reports, particularly the annual statements made by the various railroad and other investment corporations. A shrewd business man can very often find in these ample food for reflection.

#### QUESTION-BOX.

I have had many inquiries regarding various investment companies, and it may be of interest to note that as a result of investigation by the New York State Banking Department the following mortgage companies have been debarred from transacting business in this State: American Investment Company, Emmettsburg, Iowa; Globe Investment Company, Boston, Mass.; Husted Investment Company, Kansas City, Kan.; Kansas City Investment Company, Kansas City, Mo.; Lewis Investment Company, Des Moines, Iowa; Mead Bond and Trust Company, Denver, Col.; Nebraska Loan and Banking Company, McCook, Neb.; Union Debenture Company, Minneapolis, Minn.; Western Investment Company, Lemars, Iowa; Western Loan and Investment Company, Hastings, Neb.; Winner Investment Company, Kansas City, Mo.

SOUTH GARDINER, ME., SEPTEMBER 28TH, 1891. *Jasper*:—I have read with a great deal of interest your articles during the past year or more and have been very much benefited by them and have considerable confidence in your judgment. Some time since I had occasion to take a few thousand of the General Consolidated Railway and Land Grant Mortgage bonds fives of the St. Louis, Iron Mountain and Southern Railroad, due in 1901. Now I would be very much obliged to you if you would give me your opinion in relation to them. That is, supposing I should be knocked out in the course of a year or two, are they such securities as a man would like to leave his wife and children?

INVESTOR.—Ans.—The bonds referred to are a part of a total authorized issue of \$30,000,000. Only \$18,500,000 have been issued, and the balance will be used to retire others as they fall due. The price of these bonds, which is below 90, shows that while they are held as a fair investment they are by no means gilt-edged. There are safer bonds, but they come higher. The fact that this is a Gould bond is looked upon by many as a disadvantage, and I must say that it is one of Gould's best bonds, in my judgment. If I were to leave anything to my family I should prefer a first-class mortgage on improved property.

NEW YORK, OCTOBER 1ST, 1891. *Jasper*:—Will you answer early as convenient in your Wall Street column: (1) Which is the more solid, in your judgment, Toledo, Ann Arbor and N. M. first sixes or Fort Worth and Denver City first sixes? (2) Would you advise any one to put his all in either one? (3) Do you know of a better bond yielding six percent—one that in all probability will never default?

SAVINGS.—Ans.—(1) The difference in the price of these bonds shows that the Fort Worth sixes are the better. They sell about par, while the Toledo sell at about 94. (2) I wouldn't advise any one to put all his eggs in one basket. (3) It is difficult to name any bond that will net six percent and that will "never default." I think the Governments come nearer to the security "Savings" asked for, but they realize only half what.

CHEYENNE, WYO., SEPTEMBER 28TH, 1891. *Jasper*:—Will you kindly give some information regarding the "American Automatic Lighting Company," whose flaming advertisement appears in the *World* of the 9th inst? Its office and exhibition appear to be at 17 Dey Street and the factory at Meriden, Conn.

F. W. R.

Ans.—I know nothing, and no one in Wall Street appears to know anything about the company referred to.

KEWANNE, ILL., OCTOBER 2D, 1891. *Jasper*:—Would you kindly inform me in your next issue of the present price and the future prospect of the stock of the Burlington, Cedar Rapids and Northern Railroad Company? I have stock which was given me in exchange for bonds when the road was sold under mortgage and reorganized, which I have kept, hoping that it would pay dividends.

J. W. Ans.—The stock of the Burlington, Cedar Rapids and Northern Railroad Company ought to be all the better for the large crops we are having. The road has suffered very severely from the operations of the Interstate Commerce act, which has led to ruinous competition and destroyed the profits of this and many other roads on their through business. The stock sold as high as 70 in '86, dropped to 50 in '87, and now sells from 30 to 40. If the market continues to rise, I think it is liable to go much higher.

PAXTON, ILL., OCTOBER 2D, 1891. *Jasper*:—Please state value of the following bonds: Dated 1883, issued by City of Yankton, S. Dak., due twenty years, four per cent. annual interest to November 1st, 1893, when same bears 4 1/2 per cent. Bonds optional after November 1st, 1893.

B. T.

Ans.—Much depends, of course, upon the security the bonds offer, upon the taxable valuation of Yankton, upon its indebtedness, and so on. I think these bonds would be difficult to market at par with money as stiffly held in the East as it is at present. The fact that the redemption of these bonds is optional in a year or two would also make them sell at a lower price than longer-term bonds.

I have a letter from Sewickley, Pa., which says that the writer is prepared to make an offer to "Stockholder" for his C. C. and I. C. stock, regarding the value of which "Stockholder" wrote to me from Fountain Park, Ohio.

Several correspondents have inquired regarding small investments, and have asked if they could not purchase dividend-paying stocks at less than \$100 par value. I am glad to reply that there is a tendency among American promoters to follow the style of English promoters and offer investments to small savers. The seven per cent. cumulative preferred stock of the Westinghouse Electric and Manufacturing Company, which has just been opened for subscriptions by August Belmont & Co. of New York, who stand foremost among American bankers, and by Lee, Higginson & Co. of Boston, opens an opportunity to small investors, as the price of these shares is only \$50 each. The authorized capital stock of the company, which has a very large and constantly increasing business, is \$10,000,000. Only \$4,000,000 of this is preferred stock, and but \$3,000,000 of the preferred stock is open to public subscription. Mr. Westinghouse, the founder of the company, will continue in its management, in connection with directors of the highest financial and business standing. I look upon this stock with great favor.

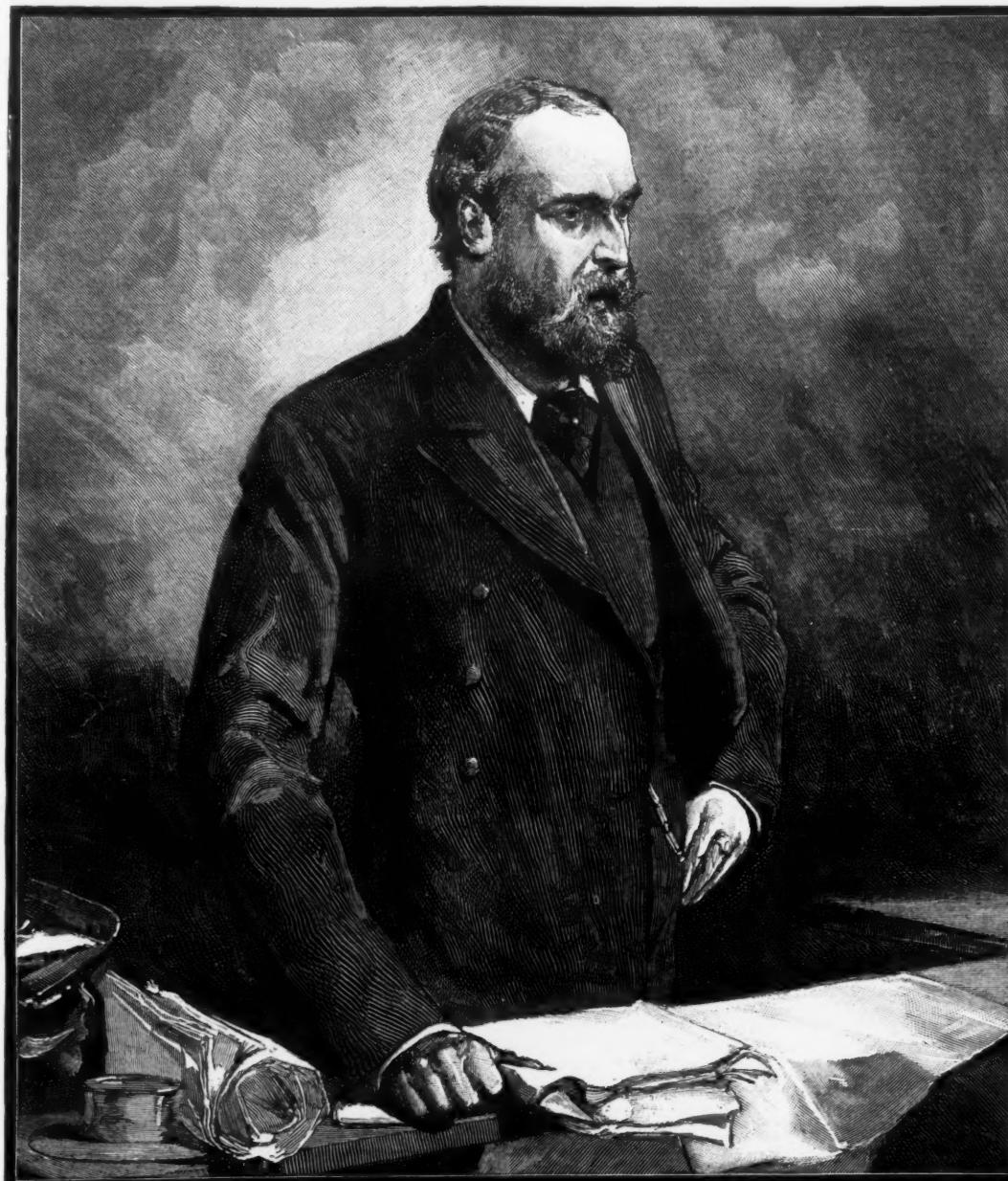
I acknowledge receipt of a copy of "Poor's Handbook of Investment Securities" (second annual edition), which is published by H. V. & H. W. Poor, of 70 Wall Street, New York, and very carefully edited by John P. Meany. It is one of the most valuable books for investors that I know of, giving information concerning the capital, rate of interest, dividends of various railroads, the market value of stocks and bonds, railroad earnings, the value of State, municipal, and industrial securities, and, in fact, a great variety of information such as every investor ought to have. This valuable work sells for \$2.50. *JASPER*,

CHARLES STEWART  
PARNELL.

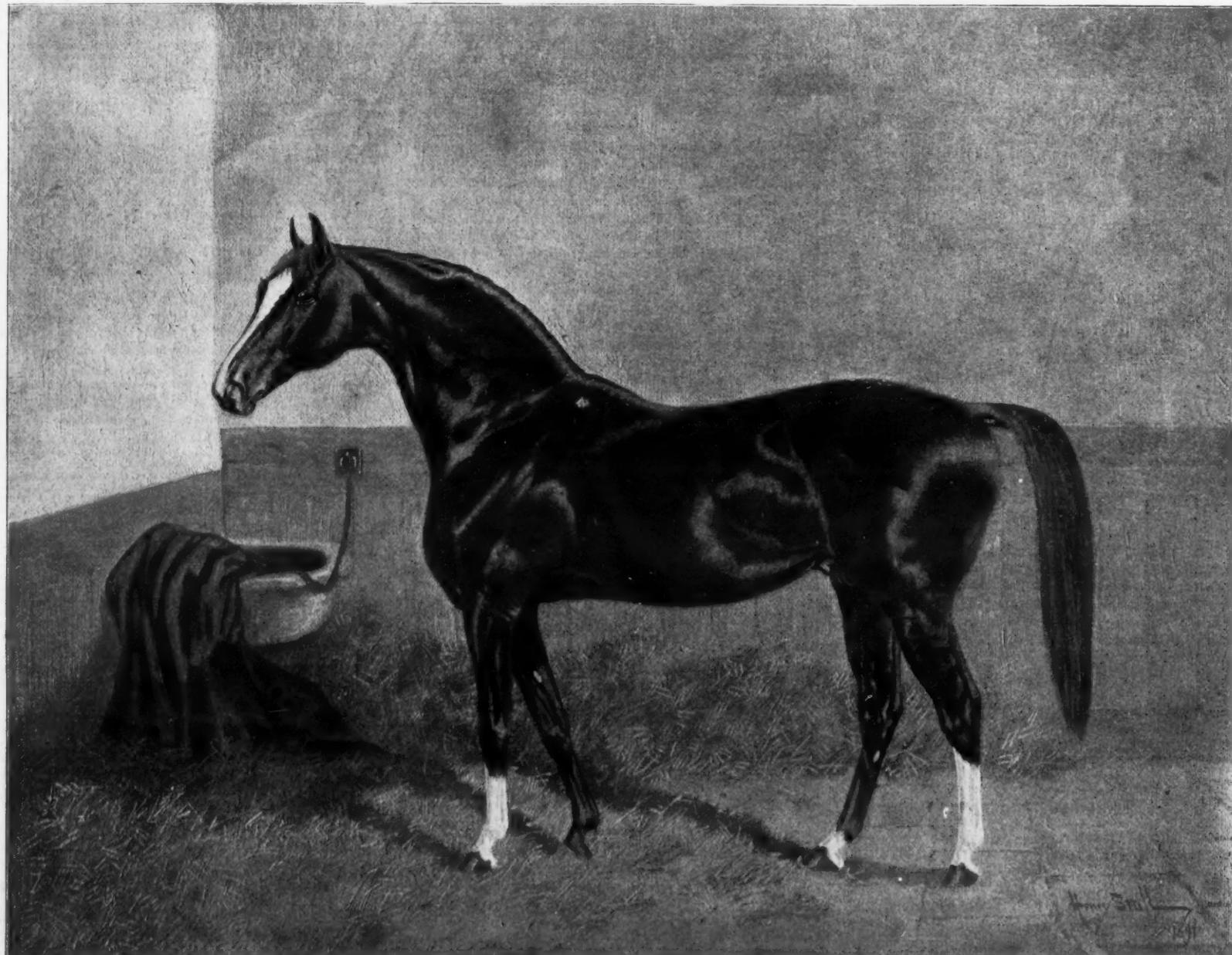
IT is a somewhat remarkable coincidence that Charles Stewart Parnell, for so long a time the Irish leader, and William Henry Smith, the leader of the Conservative party, and perhaps the bitterest and ablest of Parnell's antagonists, should have died on the same day and been carried to their burial almost simultaneously. Mr. Smith had been ill for a considerable period, but was supposed to be on the mend when he suffered a sudden relapse and passed away on the afternoon of October 6th. He was among the most popular Conservatives of the country, and possessed some peculiar qualities of leadership which were employed to the great advantage of the ruling party.

Mr. Parnell's death, which came with a sudden shock, is said to have been the result of a chill with which he was attacked only four days previously. The best medical skill was invoked in his behalf, but without avail. He died at Brighton shortly before midnight of the 6th. Mr. Parnell's career has filled so large a place in the public eye and has impressed itself with such emphasis upon the public thought that no extended rehearsal of it is now necessary. He came of honorable stock, having been born in 1846 in Avondale, Ireland. His father, John Henry Parnell, was of an English family long resident in Ireland, some of the members of which had been conspicuous as Irish patriots. His mother, Delia Tudor Stewart, was a daughter of Admiral Charles Stewart, "Old Ironsides," one of the most distinguished officers of the

American navy. Parnell early entered politics, making his first (and unsuccessful) contest for Parliament in 1874. In the following year he was more successful, and from that time forward occupied a place in the House of Commons. He first drew attention to himself by his severe attacks upon the Government, and at the session of 1877 deepened the popular interest in his career by adopting what is known as the obstruction policy. By his skill and somewhat autocratic methods he soon consolidated the Home Rule support, greatly embarrassing the Government and, for a time, acquiring a dominant influence over the legislation of the Commons. As the leader of the Home Rule party, he from that time forward enjoyed the unqualified confidence of the Irish people, and he would, unquestionably, have died an "uncrowned king" but for the scandal which in later years obscured his name and compelled him to abandon the leadership which he had so long enjoyed. Since his deposition from the supreme control he had sought to re-establish himself in the confidence of his countrymen by a resort to peculiarly audacious methods, but only a small faction of the people still adhered to his standard. His decease will not have any unfavorable effect upon the Irish cause. Indeed, now that he is removed it ought to be possible for those who are sincerely desirous of achieving home rule for Ireland to come together in the support of some accepted leader, competent to lead wisely and able to accomplish the more complete solidification of the Irish party which is essential to its success in Parliament.



THE LATE CHARLES STEWART PARNELL, THE IRISH LEADER.



THE FAMOUS HORSE ST. BLAISE, OF THE BELMONT NURSERY STUD.—DRAWN BY HARRY STULL.—[SEE PAGE 168.]



S. M. J. WOODS.



THE LAST OVER.



LORD HAWKE.



WATCHING THE PLAYERS.

Hon. H. Milles.

K. J. Key.

C. W. Wright.

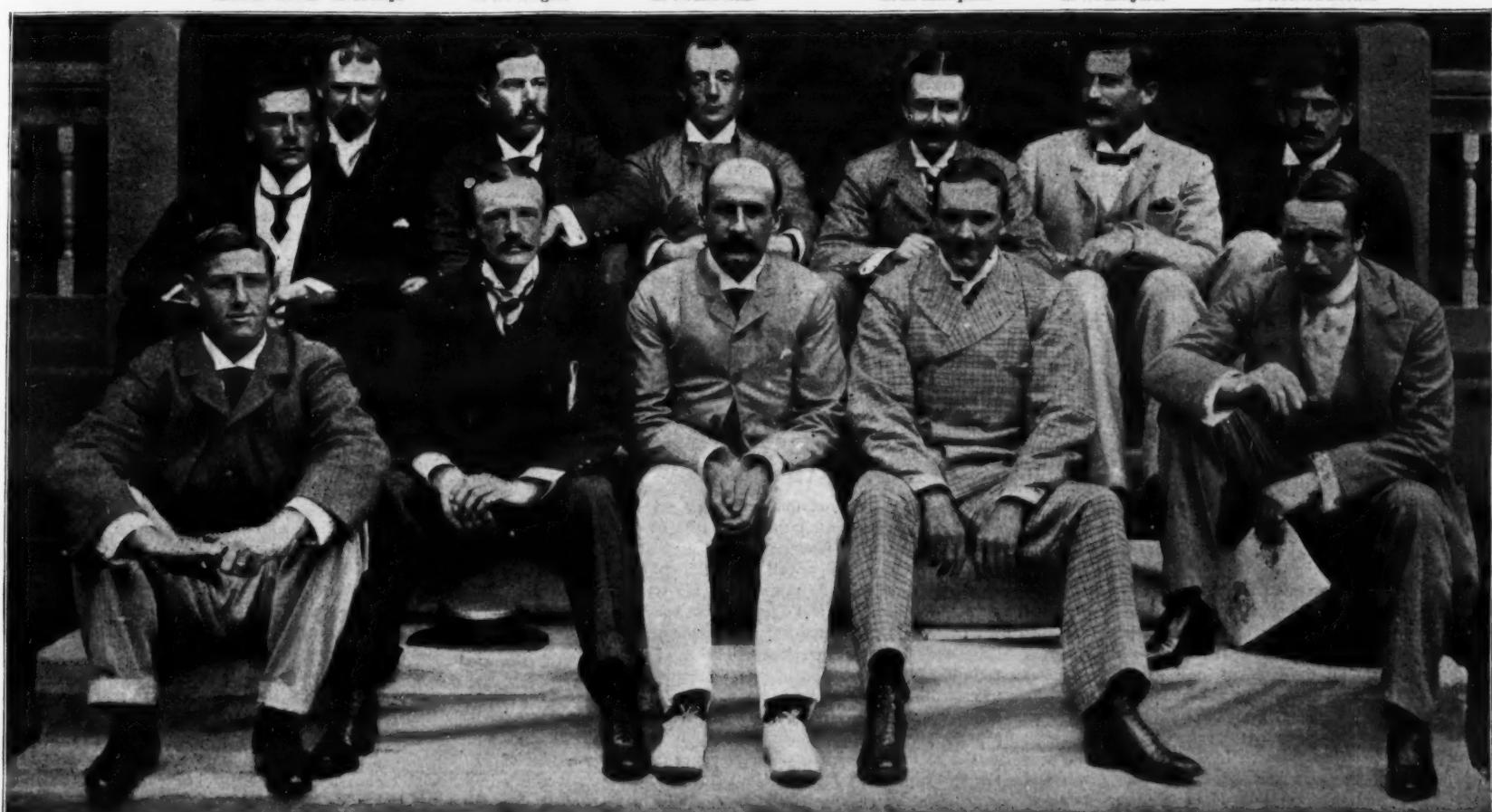
G. W. Ricketts.

K. N. McAlpine.

G. W. Hillyard.

H. P. Hewett.

C. Wreford-Brown.



S. M. J. Woods.

Lord Throwley.

Lord Hawke.

H. P. Hewett.

J. H. J. Hornsby.

THE ENGLISH TEAM.

## VANITAS.

TREMBLING and blushing, a fragile wild rose  
Peeped from the hawthorn hedge;  
Tender the sun-kiss that stole her repose,  
Soft, but how thrilling, the pledge.

Beauty and purity hers, and for crest  
A rich, flaming jewel that the night  
Had gently let fall on her love-tinted breast,  
To blaze with a passionate light.

Brown as a berry and free as the air,  
Chanting a careless lay,  
Came a gay country lass, thoughtless as fair,  
Spying the rose by the way.

Vanity craved the fair flower and the gem,  
Her bosom to deck for an hour;  
Rudely she plucked it—but only the stem  
Remained. She had shattered the flower.

Strewn, fragile rose, are thy leaves to the breeze;  
Dew-drop, for thee the sands burn;  
And thou, pretty maid, with thy gay, careless glee—  
Thou hast a lesson to learn.

JUDSON NEWMAN SMITH.

## FOR HIS HEALTH.

BY J. PERCIVAL POLLARD.



E came to Texas for his health. Also, for that same reason he went away.

The way of it was this: When the Wretch—his name was Reginald Croswaite, but we called him Wretch for short—left college somewhere in the dusky East, his family decided that hard study had wrought havoc with the poor fellow's health, and forthwith sent him to try sun-cure as only Texas furnishes

it. As a matter of fact, he had studied nothing more serious than a beautiful assortment of Bohm's cribs. His ill-health was due to causes not connected with the intended routine of college life.

So the peaceful little community of Jimville, Texas, awoke one day to the consciousness of the fact that it harbored Reginald Croswaite, Esq., gorgeous in store clothes and an English accent. Old man Bowman, who in some remote and inexplicable way was related to the Wretch, and at whose house the latter stayed, expressed himself about the new-comer in the general store one day.

"He's a queer critter," he said, "an' I ain't so pesky fond of him as I should be, he bein' kin o' mine. I doan' rightly oner-stand his ways, mebbe, bein' brought up different like, but I ain't er hankerin' after seein' er chile er mine that a-way."

And that was perhaps the feeling of all of us there in Jimville. We were plain folk, and Texas seemed very fair to us. As for the things the Wretch bragged to us of sometimes in his condescending way—well, the East was welcome to them. Dante and Delsarte might be necessary adjuncts in that sheltered life "down East"—in Texas they were out of place. There was tragedy enough in our daily lives, and any cow-boy will tell you that riding the range will give you more grace than all the aesthetic professors in the world.

It was winter—by the calendar and Northern weather—when the Wretch came to us. As the spring came on we thought surely the glamour of it would seize him also, for there is nothing more glorious than a Texas spring. When the juicy grasses begin to cover the pastures, growing almost visibly, with wild flowers of strange beauty and variety springing up, mushroom-like, on the face of the earth; when the mesquite trees shoot out their slender, knife-like leaves and the cedars take on new fragrance, new color; when the soft, gentle balm of the south breeze induces a feeling of absolute rest—the person who can be in Texas then and not feel something of the joy of living where spring is so glorious is not a person fit for decent society. But the Wretch never opened his mouth in praise of anything Texan. He only turned his nose and his trousers a little higher up and spoke unpleasant things about the "infernal mud."

I think the Wretch had but few friends in Jimville. His cigars and his whisky may have made him some friends among the sort of men who fawn on any one so he but "stand treat."

His only amusement seemed to be riding. He generally rode to Marstown, the nearest post office, and his face wore an almost happy look when he came back from there. We supposed he was getting letters from home. His way of riding the trot was a thing that Jimville laughed at. He said he was "riding English." We said the pony's name was "Rube," and incidentally ventured that if he were to ride that way for days at a time his hide would be in shreds small enough to make saddle-strips of.

Spring drifted away before the fierce summer sun, and he was still with us. And then the new schoolma'am came. The old one had been offered a school near Austin, and had left us. She was an elderly, homely lady, and nobody had paid much attention to her.

But the new schoolma'am! She was young, and—so pretty. The blush of an Alexandria peach was on her velvety cheeks—how she kept her complexion in that climate is a mystery chimeric—and the glint of the cloudless, azure Texas sky was in her eyes. She was the daughter of a farmer in a neighboring township, and her name was Mamie Alwin. She hadn't taught school a week before all the children in the district were her very humble servants. Consequently she ruled the village.

The Wretch evinced a sudden fondness for pedestrianism after this. He used to happen by the school-house in the most casual way just about the time that institution of learning was letting out. Then he would walk home with Miss Alwin and carry her books and things. He used to talk very sweetly to her, I fancy, and she seemed to grow quite fond of him. Jimville looked on and swore to itself. There was no denying it—the schoolma'am was falling in love with the Wretch.

The man who swore loudest and most fervently at this state

of things was Lariat Dick, the cow-boy. He loved the schoolma'am since first he set eyes on her, but his rough, unpolished ways would not let him show his love except in the wistfulness of his big eyes. He was a hard, uncultured fellow, used to an ungentle life, but he was honest as the day was long. Like all strong, home-keeping men, he venerated woman with an almost childish fervor.

One evening—the summer was already well advanced, and the Wretch and Mamie were in Jimville's eyes as good as engaged—Lariat Dick clattered past the outlying houses of the village at a pace that betokened something unusual. His pony was covered with sweat, and the man himself looked dark as a cloud. He rode up to the general store—where at that time nearly all Jimville congregated. As he came in the storm-cloud on his face was not pleasant to look at.

"Read that," he said to old man Bowman, handing him a letter; "read it out loud, so's you all kin hear it."

Bowman took it, his hand trembling a little, and began to read. It was to the Wretch from a girl in the East. It was an appeal that he return soon, that they twain might be married in July.

"How did you get it?" asked Bowman, as he folded the paper up again.

"I was up to Marstown," said Lariat Dick, "layin' in stores so's I could put my freight for the Jacinto ranch at sun-up. There I meets a pard, Jack Peters, as has punched cows with me some frequently. Me and him goes into the Red Front to kinder foster old recollections, an' who should I see there but this yere Eastern tenderfoot, Croswaite. He's kinder mellow, bein' some drinks ahead. Jack an' me is a standin' there tradin' lies quite gayly, when I hears Croswaite say, 'Here's to the best girl in the country, as I'm goin' to marry!' Which I drinks to likewise, me thinkin' as he means our schoolmarm. 'Yes,' he goes on, 'pretty soon I makes tracks for home an' gets married. See, she says July.' An' with that he sights a letter at me, which of course I reads. When I gits the how of it rounded up in my head I knocks the scoundrel down without argument. Then I rides for here. An' now—what's this ranch goin' to do?"

After this flow of eloquence Dick waited, lowering and expectant. We had weighed the matter already, while he was speaking. In the land where the Wretch came from, we thought, it might be quite a usual thing to be engaged to one girl and make love to another, but we wouldn't have it so in Jimville. And before the breath, exhausted by the ride and the rapid speech, was all into Dick again, the murmur arose, swelling like the fury of a cyclone, and growing ever more distinct, till the final "He's got to leave Texas" came from the crowd as a lightning flash shoots from a cloud-rift.

"Who'll tell him?" asked somebody.

"I will," said Lariat Dick.

Just then there was the sound of a rush of hoofs outside, of a horse being thrown back almost on to its haunches, a muttered oath—and then the Wretch stepped into the store, his eyes ablaze. The knock-down blow had driven the liquor fumes from him. But it had also infuriated him almost out of all reason.

"I want the man—" he began; then he paused, noting that he spoke to the gleaming barrel of a six-shooter.

"Yes," said Lariat Dick, "I reckon you wants me. an' I ain't stampeding none. You don't want me worse than we want you. I've bin cut out of the herd to sort o' hold an experience-meetin' with you. Now, what I asks of you, you answers to. Savvy?"

The Wretch made a quick motion to his hip. But in a moment a dozen more pistols were leveled at him.

"No," went on Dick, "you can't buck none. Now answer! Air you engaged to be hitched to a girl back East?"

"I am," came sullenly from between the clinched teeth.

"Does our schoolmarm know it?"

"No."

"Haven't you made love to her?"

"That depends what you callin' call making—"

"None o' that, now. Quick. Have you?"

There was an ominous click in the stillness.

"Well—yes."

"Then—"Dick's voice rose to a fierceness and a thunder that was awful in that small room—"you leave Jimville and Texas in twenty-four hours or we fills you so full of lead that you'll weigh heavier than your sin. You needn't stop to tell Miss Alwin. We'll do that. Now—git!"

The Wretch slunk out. In a few minutes we heard the steady hoof-beats of his pony, first strong, then fainter and fainter. Reginald Croswaite had passed out of our lives.

Next day Lariat Dick "pulled his freight"—after an interview with the schoolma'am that left her all a-tears and him with a set look on his face that seemed like the look of a broken man. He was always a reckless rider. It grew on him after that. They brought him home one day—on a shutter. Miss Alwin wept a little, just as any woman would, but no more. And she never married.

## A TYPICAL COUNTRY FAIR.

THIS is the season of the county fair, which has become of late years a favorite means of popular diversion in all parts of the country. The farmer and horticulturist, having gathered their harvests, naturally avail themselves of the opportunity to enter into competition for prizes which at once constitute a testimony to their industry and a proof of the bounties of Providence. All these fairs now introduce amusements calculated to attract large assemblages of people, races being, of course, a principal feature. While it may possibly be that agriculture is not largely promoted by the peculiar methods thus employed to draw crowds of spectators, there can be no doubt that benefits accrue to the general interests of the community.

One of the more successful of recent county fairs was that of the Queens County (Long Island) Agricultural Society, which was held at Mineola during the first week in October. This fair possessed extraordinary interest from the fact that it celebrated the fiftieth anniversary of the society. The display of fruits and flowers was especially notable, while in the domestic department the exhibits were numerous and interesting. The large premiums

offered in the horse department brought many blooded horses and crack trotters to the meeting, and the races were much above the average in point of interest. A big tent pitched in the centre of the grounds offered shelter for the large audiences which gathered daily to listen to addresses by prominent men. We give on another page a number of pictures illustrative of the features and incidents of this fair.

## THE BELMONT NURSERY STUD.

THE thoroughbred breeding establishment of the late August Belmont, which is to be sold this week, and of which we give some illustrations on another page, is the most famous in America. It was in the autumn of 1867 that Mr. Belmont conceived the idea of the nursery stud at Babylon, Long Island, where he already had a country seat, which was increased by purchases until it comprised some seven hundred acres. Like most American horsemen who have had the advantage of witnessing racing in both hemispheres, he became impressed with the superiority of the English horse over our own. Accordingly, in 1867 he began with the purchase of the English mares Fleur des Champs and Bernice, daughters of Neuminster and Stockwell, then the reigning kings of the stud in England. Both mares had foals at their feet when they were imported, Fleur des Champs's foal being the since noted Nellie James by the French horse Dollar.

Following these Mr. Belmont purchased in Kentucky the mares Fillagree, Maroon, Her Ladyship, Varina, Spiletta, etc. In 1868 he made another importation of the mares Beautiful Star and Fluke. It was not until the winter of 1869, however, that he purchased a stallion, and naturally his choice was the celebrated Kentucky, son of Lexington and Magnolia by imported Glencoe. This horse had been sold by Mr. John Hunter to the late Leonard W. Jerome three years previously for \$40,000. He had defeated all the great horses of the era, and was hailed the race-horse *par excellence* of America. Mr. Belmont felt that as president of the Jockey Club and proprietor of a growing stud he must have the best, and hence Kentucky became his for \$15,000.

Thus the nursery was started, and begun developing. Mr. Belmont had purchased the celebrated Glenelg as a yearling, of Mr. R. W. Cameron, and that great racer had carried his "maroon jacket, scarlet sash and cap" in all his races; but, curiously enough, Mr. Belmont did not retain him at the close of his career in 1871. He still was impressed with the fame of Kentucky, and sold Glenelg to Mr. Sanford for \$10,000. Therein he made one of the mistakes of his life. Kentucky, whom he retained, became only a moderate success as a sire of race-horses, while Glenelg, whom he sold, became the most popular sire of the land, being the sire of Monitor, Ferida, Aella, Firenze, Louisette, Little Minch, etc.

In 1871 Mr. Belmont purchased The Ill Used in England, and although the horse ran but few races he stamped himself first-class. Warned by the success of Glenelg, Mr. Belmont was not going to part with a highly-bred English horse this time, and reserved The Ill Used for his own stud. To trace the successes of the nursery stud from its beginning to the present time would consume more space than is allotted to this article.

In the autumn of 1881 Mr. Belmont retired from racing to breed for sale. That year he bred the renowned Duchess, by Kingfisher. He could not remain long in retirement, however, and in 1885 returned to racing. He marked his return by the purchase in England of the Derby winner, St. Blaise, son of Hermit. This horse, which had won the Derby of 1883, was purchased for \$15,000, and arrived in America in November, 1885. His celebrity as a sire is now greater than any of "the fathers of the American stud." His success put Mr. Belmont at the head of the turf. The stud was removed to Kentucky late in 1885, and a new career opened for the maroon jacket.

Prince Royal was the first of the champions of the new era. Foaled on Long Island, he passed his yearling days in Kentucky, and on the turf has won the highest honors. Peeress, Belinda, Magnetizer, Lady Primrose, Lady Margaret, Fides, St. Carlo, Padishah, St. James, Potomac, Fritz, Clarendon, La Tosca, St. Charles, Chatham, Flavia, Beauty, Masher, His Highness, St. Florian, Victory, Magnate, etc., have followed, until now the prestige of the "nursery bred" is such that the term has become synonymous with all that is supreme in racing.

It may be said, without fear of contradiction, that the nursery stud which is soon to be dispersed comprises the finest and largest collection of thoroughbreds ever brought together in America. The mares number more of the mothers of great race-horses than any other. They were collected by Mr. Belmont during his career of twenty-three years as a breeder. There are forty-nine head of brood mares, of which twelve were imported from England or France.

Probably more interest centres in the stallion St. Blaise than in any other animal at the nursery, as he has during the short time he has been in America achieved a reputation as a sire of race-horses equalled by no other horse. He is, moreover, with one exception, the only winner of the English Derby that has landed here within the past fifty years. St. Blaise was bred in England by Lord Alington in 1880. He stands sixteen hands and half an inch in height, and is a dark chestnut with a narrow white blaze in his face, with three white legs. He has a fine head with square muzzle, straight profile, a large, full eye, and muscular neck. He covers a great deal of ground with big, but rather straight quarters, and fine development of bone.

As a race-horse, St. Blaise took a high rank in England. He belonged to the confederacy composed of Lord Alington, Sir Frederick Johnstone, and the Prince of Wales, a coterie who are known to speculate heavily on racing events. He started five times as a two-year-old. He began by winning the Stockbridge Biennial stakes, beating four others. He then "walked over" for the Troy stakes. At Goodwood he ran second to Elzevir for the Molecomb stakes. He then ran unplaced to Ladisla for the Dewhurst plate. Two days later he won the Troy stakes at Newmarket, beating a field of four.

As a three-year-old St. Blaise started six times. He began badly, running unplaced in the Two Thousand Guineas to Lord Falmouth's colt, Galliard. Then came the Derby. Galliard was a great favorite, but the heavy sum Lord Alington, Sir Fred-

erick Johnstone, the Prince of Wales, and "the Marlborough House party" invested on St. Blaise sent him to the post second choice. The race was the most sensational Derby of the decade. The finish was terrific. Galliard and Highland Chief had a desperate struggle and were so exhausted that Wood, the jockey on St. Blaise, brought his colt up and beat them both, St. Blaise winning by neck. Highland Chief second, a neck ahead of Galliard. All sorts of rumors were afloat, and to this day "St. Blaise's Derby" is discussed among English turfites. One story is that Highland Chief won in the opinion of most spectators, but the judge, with characteristic British loyalty, gave it to St. Blaise because he was "the Prince's horse." Another is that Galliard was winning but was "pulled" by the late Fred. Archer to let Highland Chief win, he having bet on that colt, which was trained by his brother, but that St. Blaise slipped past and upset the "good thing." What gave strength to this story was the fact that Lord Falmouth, Galliard's owner, soon after retired from racing, selling every horse in his possession. The truth probably is that Galliard and Highland Chief were exhausted after their severe struggle, and St. Blaise, who had been running easily behind, had the most power left and outfooted both of them in the last few strides. Galliard was a great favorite, and when the public loses its money it is apt to impute motives.

A fortnight after the Derby, St. Blaise crossed the Channel and started favorite for the Grand Prix de Paris. It was a desperate race and St. Blaise was beaten a head by the Duc de Castris's colt, Frontin. Three days later St. Blaise was back in England, and at Ascot ran third to Ladislas and Ossian for the Ascot Derby. He subsequently "walked over" for the Biennial at Stockbridge and the Biennial at Winchester. As a four-year-old he started favorite for the City and Suburban and was badly beaten. He did not start again that year, going badly amiss in training.

In 1885 he ran only three races. He was badly beaten for the Lincolnshire Handicap, for which he carried the top weight, 121 pounds, Bendigo winning with 117 pounds. In the Leicestershire Handicap he carried 130 pounds and was beaten "out of sight" by Whitelock, 94 pounds. At Derby he was again badly beaten for the Welbeck Cup, having 132 pounds in the saddle, Broxbourne, the winner, carrying only 93 pounds. Although St. Blaise never won a race after the Derby, he conceded so much weight to other horses that his defeats are not a source of wonder. He was "amiss" the balance of the year as a five-year-old, and Mr. Belmont purchased him and brought him to America, where he began his career as a sire in the spring of 1886. His colts have been only three years on the turf of America, but their success has been phenomenal. Potomac was probably his best, but La Tosca, Clarendon, Chatham, St. Carlo, St. Florian, Chesapeake, etc., have won the highest racing honors.

Mr. Belmont's death, November 24th, 1890, has compelled the sale and disposal of the magnificent stud now located near Lexington, Ky. It is expected that bidders from England will put in an appearance to bid for the mighty St. Blaise, his mares, and his yearling and sucking colts. It will be a battle between the guineas of the Old World and the dollars of the New. It is a subject of frequent comment among turfmen that had Mr. Belmont lived he would have swept the turf this season, for never has "the nursery blood" played so prominent a part upon the turf as since his death, which put his horses in other hands. Potomac is the king of the three-year-olds, with \$36,000 in winnings to his credit; La Tosca, the queen of the fillies, has won seven races; Raceland has won nine; Chesapeake, the short-distance champion, has won ten races. The two-year-olds have dominated the turf. St. Florian won five races and \$26,000; His Highness has won eight races and \$96,000; Victory has won five races and \$15,440. In short, the outlook for the maroon jacket was never brighter than at the period of its owner's demise. In one sense his death benefited racing in that it divided his peerless racers among various owners; but, viewed in any other light, it was a calamity, as it removed one of those turfmen whose identity with racing was due to a love of sport, as it should be—not a lust for gain. He was a sportsman, not a gambler.

WALTER S. VOSBURGH.

#### REAL CRICKET IN PHILADELPHIA.

LORD HAWKE'S TEAM VS. THE GERMANTOWN CRICKET CLUB.

WHAT the vast assemblages on the beautiful Manheim cricket grounds liked best was, I think, the physique of the English cricketers. Among the thousands of neatly gloved, neatly booted, and very effeminate American women there was a certain not unfriendly interest in these big creatures from across the water who seemed to take all life with a smile, and to regard existence as chiefly valuable for the cricket average it could bring as its crowning reward. Yet when these same individuals strolled about, when off duty, among the drags, barouches, and coaches, they really seemed to take in so much in a quiet way that one began to wonder whether they ever thought of any other goddess besides cricket. Their temptations were many. The assemblages gave a general impression of laces, French gloves, essence of flowers, flower bonnets, imaginatively-shaped hats, lace-smothered parasols, and pretty women. Advantageously poised on the coach-tops there were slim, willowy creatures, diaphanous in muslin or filmy lace, and long, tailor-made figures which surely must have also made the tailor; girls whose artistic angles of pose made the foreign Angles feel neighborly and as if national hostilities were absurd.

There was some cause to tremble at what the fate of some of these strangers might be, for they were the white-haired boys of the entertainments, and were each receiving chances to lay up more than one man's proper store of vanity. Indeed, though, they were strapping fellows, some of them, and no one could tell at first which were the "bloomin'" lords, because they all bloomed, and were good form enough to require a stranger to have a keen scent for a title to pick out which belonged to the English nobility and which did not.

During the first two matches between the Englishmen and Philadelphians it seemed that Lord Hawke, H. P. Hewett, C. Wreford-Brown, Viscount Throwley, and one or two others formed the kite of which the rest of the eleven formed the tail, and the efforts of the kite to make the whole thing soar were

arduous. In cricket teams tails are not expected to be sufficiently prehensile to do much toward picking up the possible prizes; and it was with pleasure that we saw some members of the team recover their luck and score well during the one-innings match which finished the competitions in Philadelphia.

At the beginning of the first match the Philadelphians were cheered as they took the field, the English having won the toss and elected to go to the bat. Messrs. Hewett and Wright were the first to encounter the bowling and do battle for the flag that looked rather an exotic when floating near by. When Lord Hawke made his way to the wickets the concourse of spectators loudly cheered a tall, athletic-looking individual with brown hair and mustache, and with a look in his face that was modest and yet at the same time confident. I have noticed this same look in hundreds of young Englishmen whose ardent and continuous playing of cricket has kept them out of a good deal of mischief. At first Lord Hawke seemed a little careful, as if he had not yet understood Patterson's bowling; but he soon put him through the slips for 3, and then he opened his whole heart to Brown and drove him hard to the club-house for 4. Wright also lifted Brown to the ladies' club-house for 4, but was soon removed from the field by Brewster, who clawed at one of Wright's cannon-ball drives and held on to it phenomenally well.

Lord Throwley was ready and came in at once, being well received by the populace, his slender figure appearing to have a great deal of limber activity in it. He immediately opened out on Bailey in a pretty cut for 4, which was followed by a drive to the off by Lord Hawke; and then a single from Lord Throwley sent up the century as the result of one hour and forty-five minutes' play.

The two blooming lords now flowered luxuriantly, and runs came fast. The hitting of both batters was quick and hard, and the number of boundary hits for 4 were quite too numerous to mention. Lord Hawke's four-hit is very properly his favorite, and when he does lift the leather it soars off, lessening and lessening as it describes its huge curve in the air, very much in the same way as the bombs can be seen to take their course from the mortars at Fort Hamilton. To use a gunnery term, his trajectory is, however, not high one usually, the ball taking a low flight and traveling at a savage rate of speed that could only be the result of clean and powerful hitting. In fact, these two men gave Philadelphia an exhibition of good cricketing form such as has not been seen there for many a long day. For while their defense was patient and successful, it was of that vigorous kind which makes singles and twos where players who are not adepts are content with merely stopping the ball.

It was astonishing how well the game was understood by the hosts of spectators, who might be presumed to know but little of a foreign country's game. The applause which followed any smart piece of fielding, or a smacking cut for 4, or a well-timed patience on a dangerous ball, showed how many of the twenty-five thousand people knew the game as they knew their ten fingers. This may be explained partly by the fact that nearly every Englishman within a radius of three hundred miles was present; and in England everybody plays or has played cricket, from Mr. Gladstone down to the sub-deputy assistant of the grocer's boy. In that country a young man who does not know his cricket is either a book-worm or a nobody. Before now, men who have come to this country pretending to be social "swells" have been first suspected and afterward proved to be impostors from the simple fact that they did not understand cricket. At Eton, Harrow, at all colleges, in fact at every seat of learning throughout the country, cricket is so much the expected part of a manly youth's existence that it is almost impossible, speaking generally, for any one to claim to have received the education of a gentleman when he is ignorant of his national game.

These two lordly leather-smashers were not parted till the score stood at 159, when the captain of the English team was well taken at long on by Patterson, after a brilliant contribution of 74. Mr. S. M. J. Woods then came in, and after scoring 8 was so unlucky as to give a hard chance to S. Law at short slip, which was secured by Mr. Law in a dive on all fours. Mr. Wreford-Brown commenced on Scott for 4 and a single, and then Lord Throwley was sharply taken at the wickets by Ralston and retired with an honorable and picturesque 23 to his credit.

Mr. K. J. Key then came in. Although one of the finest amateur bats in England his performances here have been disappointing, and he is really to be condoled with, because every one knows from previous experience of him that he is capable of much better things. He made his first reputation at Oxford, where he topped the century for his college against Cambridge; and since then he has played for Surrey, the present champion county of England. His patience in defense and cool head in placing the ball have tired many a bowler, and his scoring, though not of the pyrotechnic style, is very effective in the long run. Still, in spite of bad luck, he added a small but healthy 18 to the score before Coates silenced him at the off.

Mr. Wreford-Brown kept on playing while "the tail" came in and disappeared. His 51 was well put together, in sterling good cricket straight from the mint. The caudal appendage of this team, as in the bird-of-paradise, is very pretty to look at, but of not much use apparently. The Hon. H. Milles scored nine, and the side went out with a total of 259.

The first innings of Philadelphia resembled, in some respects, that of the Englishmen. Similar scores were made by the good men, which dwindled toward the finish in the same way; and the total of 248 was so close to the English score as to work up the interests of twenty-five thousand spectators and twenty-two players to boiling point. Mr. J. S. Patterson showed how fully he deserved the praise that is given him in calling him the champion of America. He played the English crack bowler with an ease and success that almost broke the tough muscles which the English are pleased to call their hearts; and his score of 68 was put together without the giving of a chance.

In the second innings the English scored only 171, leaving the Philadelphians to put up only 183 to win. This they did and won the match by eight wickets.

In the return match, poor scoring was the order of the day. Patterson and Bohlen both made 4 and 6 each in the two innings, while for England Lord Hawke made 24 and 18, and Hewett 10 and 29. The total scoring of Philadelphia for both innings was

175, and the English won the match by four wickets. When Lord Throwley contributed a widow's mite in the shape of a single that won the match, the English were applauded to the echo.

Both sides having now won a game, it was arranged to play a one-innings match, to be considered as the conqueror. In this, some of the English who had done but little showed what good cricket was in them. The Hon. H. Milles collared the bowler in making 44. Mr. Hillyard came to the front with a good 21, and McAlpine and Ricketts scored. Mr. Key's (not out) 50, Wright's 55, and Hewett's 34, all good scores, were put in the shade by Lord Hawke's brilliant 76, which contained sixteen four-hits, and which were put together in the incredibly short time of forty-five minutes by the watch. One might live to be a hundred and never see such rattling play again. The score in this innings was 331, with one more wicket yet to fall.

The Englishmen, both socially and in every other way, have made themselves exceedingly popular by their modest bearing and brilliant cricketing. Many of the thousands of base-ball players who saw their performances were quite surprised once or twice that no one went out to tear the umpires to pieces; and if the English cricketers do not introduce cricket to America, they will at least give professional base-ballers an opportunity of seeing a little gentlemanly behavior on the field.

THOMAS S. JARVIS.

#### IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them without charge when their wishes are clearly specified.]

AS Christmas is already rising in the distance lovers of fancy-work are beginning to plan the surprises of that delightful season. The shops themselves bear witness to the fact, and in reality an art-embroidery store nowadays is almost a school for learning, for the quick eye of an enthusiast gains something new and something suggestive from every visit made there. Even in the smallest things in life the tendency of the age is to beautify homely and useful things as much as possible; and one takes pride in doing high-art needlework even if one is ignorant of the mysteries of plain sewing and hemming.

Sofa pillows and cushions at present appear to demand the largest share of the needlewoman's attention. The prevailing fancy-for-ease and comfort in home decoration insists upon a generous supply of these cushions strewn about an apartment. A straight-backed chair is immediately made more comfortable by the placing of a pillow against the hollow of one's back, and four or five are not too many to pile up on a divan or couch. Cushions for this purpose should be stuffed with down, because it absolutely refuses to knot up in lumps, but shakes out and fills up again however much pressure it may have been under. Large couch pillows are frequently filled with a fine quality of feathers, in which case an inner covering is requisite so as to prevent the feather quills from sticking through.

The two illustrations give suggestions for the quaint decorative needlework called Cretan embroidery, which is a very remarkable description of silk embroidery on linen, found only on the island of Crete in the Aegean Sea. In all cases the one stitch predominating in the Cretan work is a kind of very close herringbone, the stitches being taken in so close a proximity to each other that the effect of a plait or twist is produced. The method of the execution of this stitch is very clearly demonstrated in the small illustration, which shows the needle threaded with four strands of floss-silk, but occasionally six strands may be threaded to advantage, as wide portions of foliage and the like may thus be more quickly covered. Frequently a heavier twisted silk is used. The coloring of the square design given includes a deep golden brown, fawn brown, yellow, cream, two shades of dull green, and a very lovely tint of azure blue, with an occasional touch of bright red. The bird in the centre is outlined in chain-stitch in fawn brown, with the exception of the eyes and wing feathers, which are outlined with gold silk, the interior portion of the wing being filled in with red-silk satin stitch. The small circular flowers above the bird are likewise in satin stitch, with cream-white centres outlined with fawn brown. The two large flowers are in diverse colors, one having its outer circle worked in green and the other in blue, the little intermediate lines of stem-stitching being of golden brown, and in the centre of the flower-forms white and gold and fawn are judiciously blended. The foliage is brown, green, fawn, and blue, the amount of each color being introduced in rather a haphazard fashion, but in such a manner as to produce a charming result. As to the uses to which Cretan work may be applied at the present day, scarcely too much can be said in its favor as a decoration for tea cloths, table centres, sofa pillows, towel shams, night-dress cases, footstool cushions, head rests, and other articles for which the possibilities of being frequently washed is a consideration. Italian linen is the most suitable material for Cretan work, being pure homespun, and so soft and free from dressing that the needle passes through it without the slightest resistance, while its moderate cost is also greatly in its favor.

CRETAN EMBROIDERY.



DETAIL OF CRETAN STITCH.

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ELLA STARR.



START OF INTER-COLLEGIATE BICYCLE RACE.



C. L. NICOLL AND TRAINER.



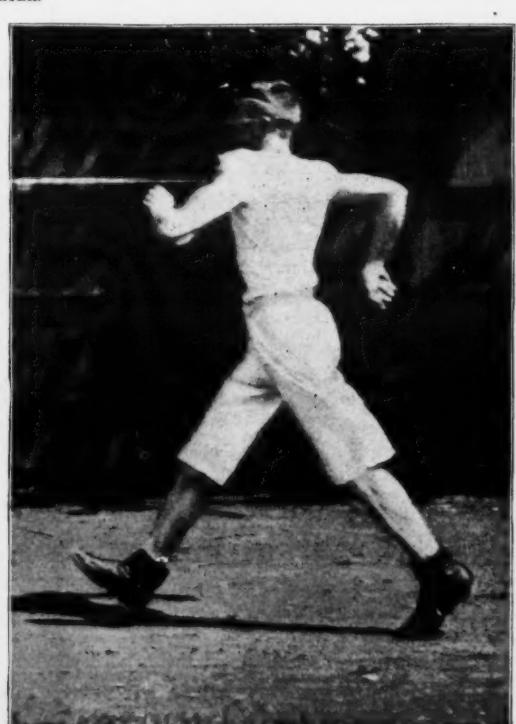
S. D. SEE, PROFESSIONAL STARTER.



E. R. BLOSS, OF HARVARD, IN HOP, STEP AND JUMP.



C. A. J. QUECKBERNER PUTS THE 16-POUND SHOT.



CURTISS, THE ENGLISH CHAMPION HEEL AND TOE WALKER.

THE SEASON OF AMATEUR ATHLETIC SPORTS.—SOME OF OUR CHAMPION AT

THE STADIUM



HALLOCK, REMINGTON, AND SWAIN IN 100-YARDS RACE AT PRINCETON.



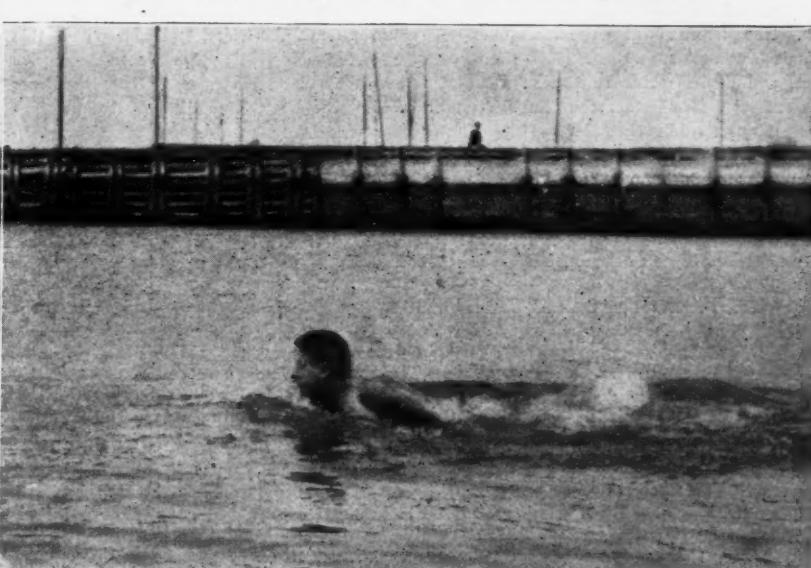
GEORGE R. GRAY, CHAMPION HAMMER-THROWER.



E. D. RYDER, OF YALE, CLEARS THE BAR AT 10 FEET 9½ INCHES.



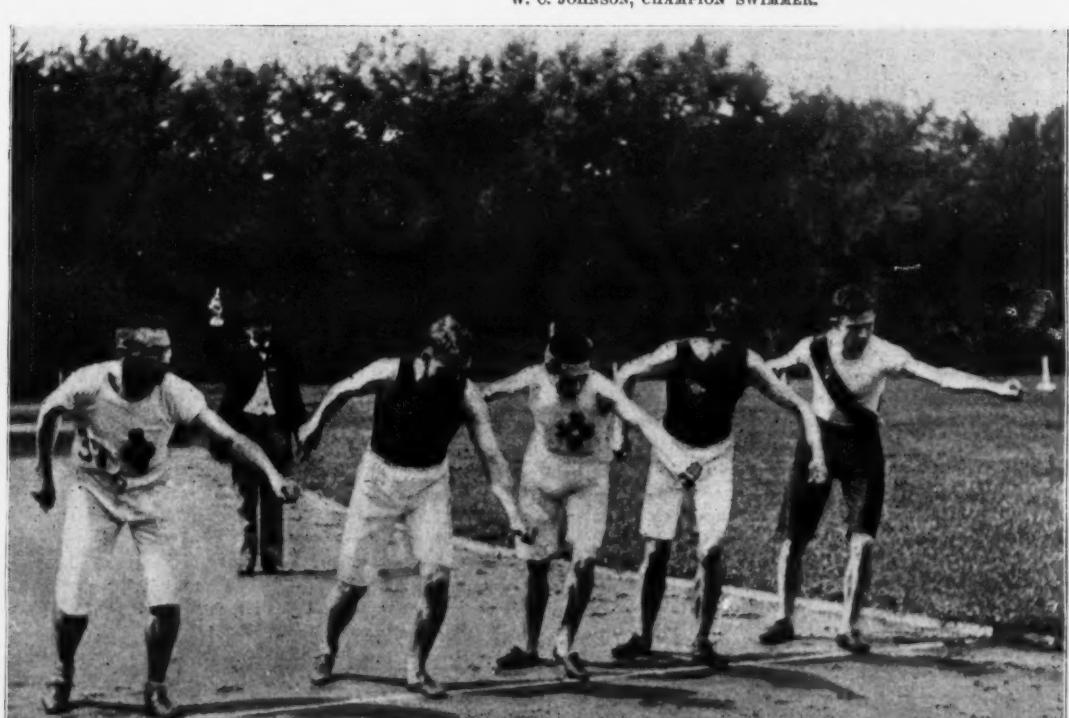
THE START OF A QUARTER-MILE DASH.



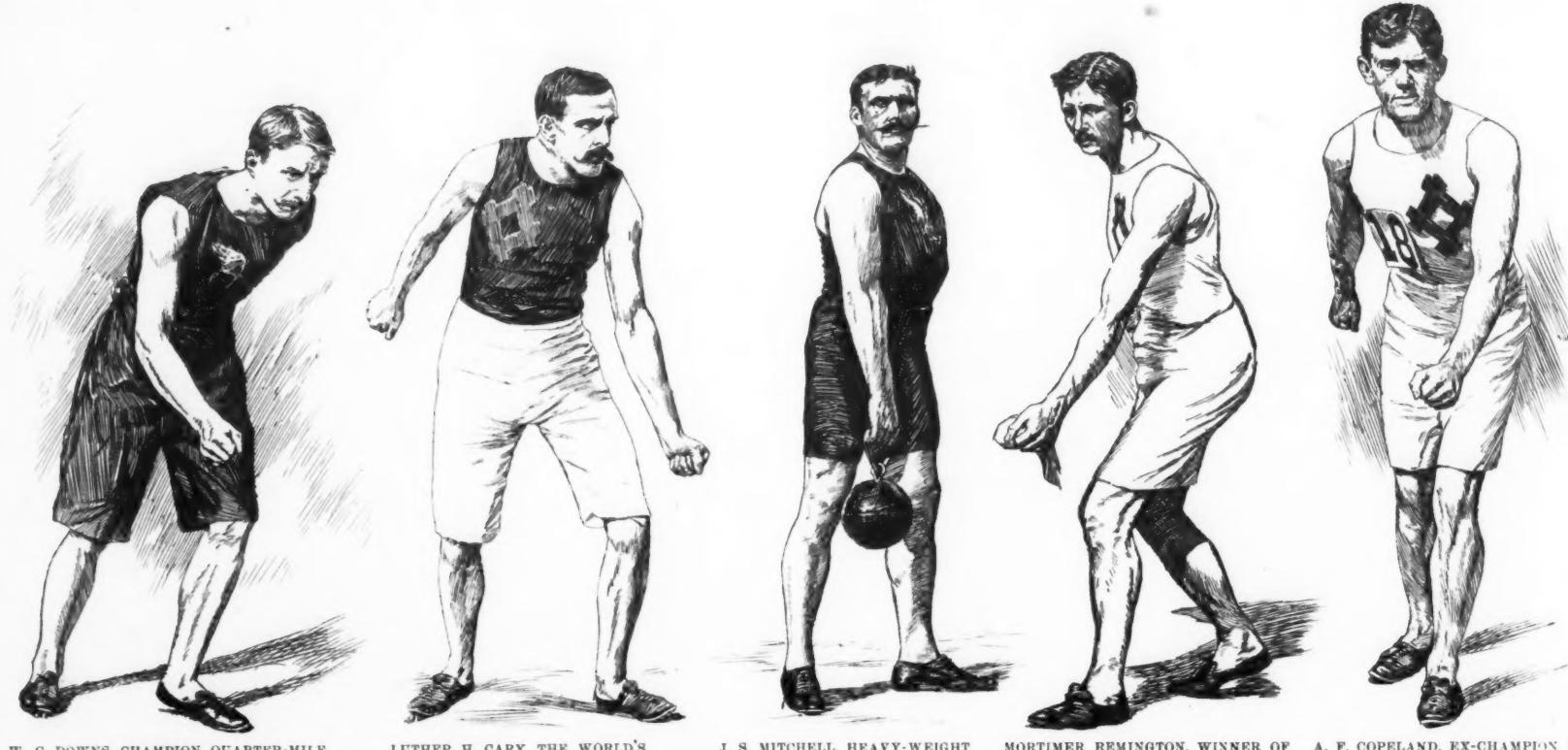
W. C. JOHNSON, CHAMPION SWIMMER.



L. WILLIAMS MAKES THE WORLD'S HURDLE RECORD.



START OF ONE-MILE RACE.



W. C. DOWNS, CHAMPION QUARTER-MILE SPRINTER.

LUTHER H. CARY, THE WORLD'S CHAMPION SPRINTER.

J. S. MITCHELL, HEAVY-WEIGHT THROWER.

MORTIMER REMINGTON, WINNER OF THE ENGLISH CHAMPIONSHIP.

A. F. COPELAND, EX-CHAMPION HURDLE RACER AND BROAD JUMPER.

## OUR CHAMPION ATHLETES.

In view of the great interest which is felt in the subject of athletic sports we publish in the present issue the portraits of some of our champion athletes, with illustrations of the different events in which they have participated during the recent season. These pictures are all from photographs taken at the time, and are in every particular accurate and trustworthy.

The picture of the bicycle race was taken at the inter-collegiate games, and shows some of the swiftest of the wheelmen connected with our colleges. Among them in the final race were Taylor, Pratt, Davis, and Hawes of Harvard, and Sparre of the College of the City of New York. The picture showing the finish of a 100-yards dash was taken at the Princeton College games, and depicts three runners of the first order, namely, Remington, the English and American quarter-mile champion, of the Manhattan Athletic Club; his college-mate Hallock, the popular high-jumper and sprinter; and George R. Swain, of Princeton College.

The portrait shown in the pole-vaulting picture

is that of E. D. Ryder, of Yale College, and a member of the New York Athletic Club. The picture was taken just as Mr. Ryder cleared the bar at ten feet nine and three-quarters inches, winning thereby the inter-collegiate championship for the second time.

The illustration of the start of the quarter-mile run gives an excellent idea of the peculiar methods of some of our sprinters when starting out for a short dash. In another picture E. B. Bloss of Harvard ('94) is caught in the "hop, step and jump," a specialty in which he has achieved marked success.

The Hercules of the Manhattan Athletic Club, Mr. C. A. J. Queckherner, is caught in the act of "putting" the sixteen-pound shot. The picture shows the vigor and vim which this famous athlete and champion of three countries puts into his work. He has recently returned from Europe, where he defeated his old rival in "juggling" the heavy weights, and after his return participated in the championship games at the beginning of the present month.

The hurdle-race picture represents H. L. Williams clearing the last hurdle in the race in

which he made the world's record of fifteen and four-fifths seconds for one hundred and twenty yards over hurdles three feet six inches in height. The second person shown in this picture is the late Herbert Mapes, a member of Columbia College, whose lamentable fate by drowning at Fire Island last summer occasioned such widespread sorrow. D. B. Lyman of Yale ('93) is shown as third.

A picture is also given of C. L. Nicoll, of the Manhattan Athletic Club, as he is just about to walk a trial for his trainer, Robinson, before his departure for Europe, where he won several prizes which he added to his one and three-mile championships of America and Canada, captured last year.

The swimmer shown in the illustration is W. C. Johnson, who has won the American championship for two years in succession, and is now competing in England with the expertest swimmers.

The latest importation of the Manhattan Athletic Club is Mr. Curtiss, England's champion heel and toe walker, whose style of locomotion has been studied with great interest. The pict-

ure is a very faithful one, showing his swinging stride to perfection.

The picture of the start of the mile runners was taken at the games of the Staten Island Athletic Club on Labor day, and shows the men who have made themselves famous at this distance. On the right is Ernest Hjertberg, the pride of the New Jersey Athletic Club; the next in order is G. Y. Gilbert; then comes "Tommy" Conneff, the English-Irish-American-Canadian champion and speedy cross-country runner, who runs from one to ten miles in the best style of any athlete on the cinder-path; next is Conrad Marks, of the Richmond Athletic Club, who is somewhat new but very good in his class; and then Mr. Reid, who has fought many a hard contest across-country and proved himself a very good runner. The gentleman who holds the pistol is the famous S. D. See, the professional starter, who, having made such a success in sending the men away from their marks, forfeited his amateurship to enter this position, in which he has proved himself so steady and trustworthy that he has now become starter for all the prominent clubs in the Amateur Athletic Union.

## THE STORY OF DOLGEVILLE.

HOW UNDER A PROTECTIVE TARIFF A GERMAN BOY BECAME A GREAT MANUFACTURER, AND HOW HE IS SUCCESSFULLY SOLVING THE LABOR PROBLEM—A PRACTICAL SCHEME THAT PAYS IN DOLLARS AND CENTS.

ALFRED DOLGE, a German-American, has been esteemed as a successful manufacturer of felt, felt shoes, and piano material for the last twenty years.

Of late Mr. Dolge has come before the public, in connection with a certain plan of "earning-sharing" which he was understood to have put in practice in his factories, and which was said to involve a solution of the labor problem.

There was a general impression that the little town of Dolgeville, somewhere up in the Adirondacks, was a small, industrial Utopia where employer and employee lived together in amity, with never a thought of a strike or lockout.

Mr. Dolge's friends, among whom are some of our most prominent men, declared that he was a shining example of what a young man, coming to this country without a dollar and even ignorant of our language, could accomplish by industry and integrity under a protective tariff. Some of them proclaimed him a public benefactor, through his successful efforts to bring about a satisfactory understanding between labor and capital.

His enemies, the free-traders, on the other hand, asserted that his plan is nothing but a shrewd scheme to get out of his employés more than he otherwise could. So FRANK LESLIE'S determined to send out an expedition to Dolgeville to get at the real facts.

The expedition started from the Grand Central Depot by the Chicago night express, and the next morning at half-past four arrived in Little Falls, where carriages had to be taken to Dolgeville, which lies eight miles away, up in the mountains.

As the expedition drove along the hills that overlook the beautiful valley of the Mohawk, a gentleman well acquainted with Mr. Dolge joined the party and gave some interesting details of his life:

"Alfred Dolge was born in Chemnitz, Saxony, December 22d, 1848. He is, therefore, now in his forty-third year. He went to the public school at Leipsic. Then, when but thirteen, he entered as an apprentice the business of his father, who was a well-known piano-manufacturer.

"When he was seventeen he left home, came to New York in a sailing-vessel, and having survived the horrors of a sixty-seven-day voyage with cholera aboard, he passed through a number of romantic experiences in his search for a living. Then he went West and worked on a farm in the wilds of Wisconsin

Becoming tired of so monotonous an existence, he returned, settled in New Haven, where he worked as a piano-maker. Here the young girl to whom he was engaged in the fatherland joined him and became his wife.

"At that time the hammer leather used in pianos was poor in quality. Young Dolge knew where to get much better quality in Germany, so he imported a lot of skins and sold them, within a couple of days, at a good profit. This successful venture started him as an importer of piano material. The only thing he had not in his stock was felt, used for piano-hammers. There were only a few manufacturers of this article in Europe and all were represented in New York by agents.

"Dolge came to the conclusion that there was no reason why just as good felt should not be made in this country as in Europe, and so began to make felt with a hat manufacturer in Connecticut. His German workmen, however, could not get along with the 'Yankees,' so he went to Brooklyn, hired a room, bought a bale of wool, and set to work. This was the real beginning of the piano-felt industry in this country.

"In 1873 Dolge exhibited his hammer felt at the Vienna exposition. He received the highest prize. His success determined him to build a large factory somewhere. Where? That was the question. A search for spruce, which is used for piano sounding-boards, brought him to the Adirondack region. There, in the hamlet of Brockett's Bridge, of scarce a hundred inhabitants, an old tannery was for sale. While looking it over the possibilities of the place, with its water fall of five thousand horse-power struck him, though it was a desolate, forlorn little settlement, visited chiefly by backwoodsmen. The young German had but few dollars in his pocket, but plenty of push, energy, and grit. He bought the tannery.

"This was in 1874. In a quiet, modest way he began to manufacture lumber and sounding-boards for pianos. Soon after he brought up his felt manufactory from Brooklyn. The place began to prosper, and in 1881, by unanimous wish of the inhabitants, who now numbered nearly fifteen hundred, its name was changed to Dolgeville.

"The reduction of the tariff by Congress in 1883 gave the village a set-back. Dolge thought he would have to abandon the manufacture of piano felt. He could no longer compete with his foreign competitors.

"Yet there were his felt-makers, many of whom owned their own homes and had invested their all in the place. Then the genius of the man showed itself. He invented a new industry—the manufacture of felt shoes. It was a complete success.

"The ascendancy of the Republican party in 1888 removed the obstacles to success in the piano industry, and Dolgeville,

with its felt, felt shoes, sounding-board and lumber industries, boomed. Then Dolge not only raised the wages of his felt-makers twelve per cent., but reduced the hours of working from ten to nine and one-half per day, after the passage of the McKinley bill, although he did not advance the price of his felt.

"He is strongly in favor of the eight-hour work day, and believes that protection will make its adoption in America possible, and that is why he is such an uncompromising protectionist.

"The present output of the factories is over a million a year, which with Mr. Dolge's importing business, another million a year, gives him an annual business of nearly two millions, with employment to between six and seven hundred persons, all started from a single transaction in skins in 1868, involving less than two hundred dollars.

"And then people ask, 'Does protection protect?'

"Yes," said the narrator, "along the road we are driving Alfred Dolge tramped many a winter night and morning, through the snow and hail and storm."

"But how about this 'earning-sharing' plan of his?" asks one of the party.

"That," was the reply, "has been a matter of gradual development with him. You see, his father was a socialist and revolutionist of the old school of half a century ago. He inherited the father's enthusiasm, but it was tempered, through the mother, by such a strain of good, clear, hard common sense that, with a little practical experience, he soon came to the conclusion that socialism could never accomplish the regeneration of society its leaders dreamed of.

"He refused to believe that men were equal, but he did believe that all men should have equal opportunities. Although his socialistic ideas vanished he continued to work on lines of genuine, democratic progress and broad human sympathies.

"Dolge instinctively felt that there was something wrong in the relation of labor and capital. The first question was as to what was wrong? The next, how to right it? Any way, he determined, from the start, to try and be just to those who worked for him. So much for the enthusiast; now for the business man.

"He had not put his first crude ideas into practice before he began to see very clearly that his new methods were going to pay in dollars and cents. In a general way," continued the speaker, "I suppose I may say that Alfred Dolge makes his employés partners in the profits of his business. However, we are not going to visit a man who, having amassed a great fortune, plays the part of a fatherly philanthropist to his work-people, nor are we going to see a man who implicitly believes that his particular scheme is a panacea for social ills. No! The man you will meet is a plain, straightforward, hard-working business man,

with the constitution of a horse, the fist and arm of a blacksmith, the fingers of an artist, massive body, an untiring capacity for work, great perceptiveness, intense enterprise, all backed with a good heart and crowned with a level head.

"As to his 'earning-sharing' plan, he endeavored first to find out what each man's earnings in a business are, and then to give him whatever he produces, above his wages, in such shape as to make him have a definite interest in the future success of the business, and thus to sustain his self-respect and develop his individuality."

Just as the speaker finished, a turn of the road brought the party in full view of the village, which lay in a kind of hollow, surrounded in all directions by wooded hills, through which a mountain stream rushed.

"It is suggestive of the character of the place," said one of the party, "that the most prominent buildings are the factories and the two school-houses, typical of industry and education."

A sharp turn to the left and the expedition pulls up at a country house surrounded by a pretty garden, laid out with flowers and shrubs. A fountain plays and glistens in the sunlight. On the piazza, to welcome the party, stand some ladies, a lot of children, and a stout, heavily built and bearded but young-looking man, with a pleasant, intellectual face.

It is Alfred Dolge with his wife, family, some relatives and friends. A hearty greeting awaits the visitors. Over the threshold and you find yourself in a house that speaks of home comfort and a good wife. There is that atmosphere of flowers and brightness and good books and plain furniture and happy, smiling faces that tell of hard, honest work and a clean life.

The party go to the summer dining-room, out in the garden. Everything is just as democratic as it can be. The young ladies who wait at table are the nieces of the hostess. And then there is a musician up from New York and with him a learned professor and his wife, and a doctor of renown, a young tourist from Germany, and some ladies from Brooklyn.

With many a laugh and happy jest the good meal goes on till the upper end of the table gets into a controversy, and before long we are launched into "the labor question." It is not five minutes before you become convinced that Alfred Dolge is the centre of a little group of philosophers and thinkers who take pride in his work and give it all the aid in their power.

"All efforts," breaks in the professor, "to solve the labor question that are purely theoretical or philanthropical or paternal must fail. They tend to pauperize and to destroy men's individuality and self-respect. The reason we all think so much of Alfred Dolge's work is that it is eminently practical. It appeals to human self-interest (the chief motor of human action), has nothing whatever of the paternal or philanthropic about it, and, better still, it pays."

The repast over, we get to the mills, a handsome set of stone buildings. Below these mills, which are the main felt and felt-shoe factories, are a number of buildings for the lumber and machine shops, dry houses for the sounding-boards, engine and boiler rooms, grist mills. The river runs over a series of falls right by the factory. Beyond the bridge are large barns and store-houses.

We enter the main buildings; the air is hot and moist, but not oppressive, for the ventilation is excellent, and the place is as clean as a parlor. Huge machines with an everlasting clickety-clickety-click face us on all sides. They are almost all automatic, and have been invented and made on the place.

Five hundred pounds of wool are used annually in the production of felt. The wool is sorted, graded, and washed before it goes to the carding-machines. Gradually it gets thicker and thicker, and is finally cut up into sheets; then it is again washed and bleached and pounded and put through great pressure till it is of the required thickness and elasticity; then it gets a final rubbing down with sand-paper.

It is a sight to see the big workmen pounding the felt with clubs. No wonder the Dolgeville Turners have a reputation throughout the State.

"You can pride yourself on the appearance of your work-people, Mr. Dolge," says one. Our host smiles. "It pays to have them look well," says he. "They couldn't make good felt if they did not feel good."

We go into the laboratory and the dye-house, where felt is dyed without killing off the dyers. Up a flight, where the piano hammers are made, and further on into the shoe shops, where numbers of men and girls are making the Dolge felt shoes and slippers, for a pair of which latter Henry Ward Beecher wrote over his signature, "God bless the inventor!" About 1,500 pairs of shoes a day are turned out. Then into the lumber shops, where are the most wonderful labor-saving machines for making all the parts of piano cases. Machines equal to the labor of many hundreds of men in a day. One man is humming as he works. It is a song without words, and it tells of the labor that, under cheerful, healthful surroundings, gets its full reward.

Three million feet of lumber are used in these departments every year. The lumber comes from Mr. Dolge's timber-lands. He has about 28,000 acres in the Adirondacks, and saw-mills at Dolgeville and at Otter Lake, Leipsic, and Port Leyden, all in the north of the State.

Out into the air again. We cross the bridge over the river and come upon Dolge Avenue. Mr. Dolge laid out this broad avenue with double rows of trees on each side. He calls it one of his object lessons. It was done to show the people of the village how a street should be laid out. His teaching is entirely on the object-lesson basis. He shows people how to do things. He does not do things for them.

We pass a number of the houses of the workingmen. Many own their own homes. Pretty, well-built cottages with all the latest improvements,—for Dolgeville is a progressive place, has its own weekly paper, and was ahead of some of the largest cities in the introduction of the electric light into the homes of the people as well as into the factories and streets.

So we come to the academy, which is the higher school. Our New York commissioners should pay these Dolgeville schools a visit and learn how children should be housed as well as taught. These schools are one of Mr. Dolge's principal cares. "Educate your children," says he, "and you will need less reformatories and prisons."

The upper floor of the academy is devoted to the free library. Besides the academy, in which is the kindergarten, there is the union free school, about a quarter of a mile away. The Dolgeville schools are celebrated all over the State.

After visiting the schools the expedition wanders up the hill-side, which has been laid out in a picturesque park, with delightful walks and seats in the shady nooks. This has been done by the men when work was slack in the factories.

The discussion breaks out again. "This is one of the most delightful and interesting places I ever visited," says one, "but of course this is only possible in some place 'out of hurly-burly.' One could never do all these things in a big city like New York. Mr. Dolge has had everything to aid him here."

"Wrong," says the professor; "all wrong. It is precisely because everything he has done has been done in the face of the most tremendous obstacles, with every man's hand against him at the start, in a place eight miles from civilization and where there is winter seven months in the year, that Mr. Dolge's work has been proven possible everywhere and anywhere else. His ideas have been subjected to the severest test possible, and if a wilderness has been turned into a garden it is due to the brains, industry, and pluck that knew no such word as 'fail,' whether

"Third—An endowment plan by which each employé who has been with the firm over five consecutive years has credited to him each year such an amount as our books show he has produced more for us than we have paid him in wages. If by some fault he has caused us a loss, this loss is charged against this account. He gets six per cent. on this account, the principal of which is only payable to him when he reaches the age of sixty, or to his heirs at his death. If he leaves our employ he gets this sum only at death or when he reaches his sixtieth year, but interest ceases from the date of his departure. All these benefits are entirely independent and outside the work-people's regular wages.

"We have a reunion every year in the early part of January; then we all take supper together, and I make a report to my people of the condition of the business, of the various funds, and tell them my plans for the near future. Each man gets his book so that he can see for himself just how much he has gained or lost during the previous year of the amount for work produced over and above his actual wages. So far the firm has paid out through its scheme of 'earning-sharing' nearly one hundred and seventy thousand dollars.

"If you ask me for the results of my system let me point to Dolgeville. With the enthusiastic co-operation of our work-people we have established a peaceful, industrious community, where strikes are unknown, and where misery and poverty never raise their heads. And yet no man has received more than his strict due."

After dinner we take a stroll to the High Falls Park, a park of some two hundred acres which surrounds one of the most beautiful waterfalls in the country. Alfred Dolge has given this park to his work-people and the inhabitants of the town. As you enter it you read the sign, "Under the Protection of the Public." The inscription is typical of the man and of the place.

In the evening the party adjourn to the club-house to see the young people of the house give a performance of some pretty domestic comedy in German. The laughter is incessant.

This club-house is one of the institutions of Dolgeville, where the Turners meet for their exercises and entertainments. Here, too, meet the juvenile Turners and the ladies' class of physical culture. 'Tis a pretty sight to see the ladies in their uniforms going through their exercises. Here are reading-rooms and a gymnasium and bowling-alleys, and here are given readings and concerts by great artists who come to Dolgeville for rest and recreation at Alfred Dolge's home, and deem it a great honor to entertain his work-people.

It is evening. The expedition is pretty well tired out with all it has heard and seen, and prepares to take the midnight train for New York. There is many a "Come again" and many a hearty hand-shake. Then the professor takes the head of the expedition apart and says: "When you write don't forget to say that it's so healthy up here that they have to support the doctor by public subscription. He's going to build a sanitarium for nervous people. Just the place, isn't it? And then there's lots of fishing and shooting and hunting up here. Plenty of trout, deer, game—bears, too; and then don't forget the facilities for manufacture, the river, splendid for wool-washing. Then there's an undeveloped iron mine a mile and a half away. Experts say the ore is of the best kind. Dolgeville? Revelation, isn't it?"

The last farewells are said. The expedition starts on its journey homeward. Through the starlight night they ride.

"I wonder what the future of Dolgeville will be?" says one; and a voice answers: "The home of a new creed which will say to the world:

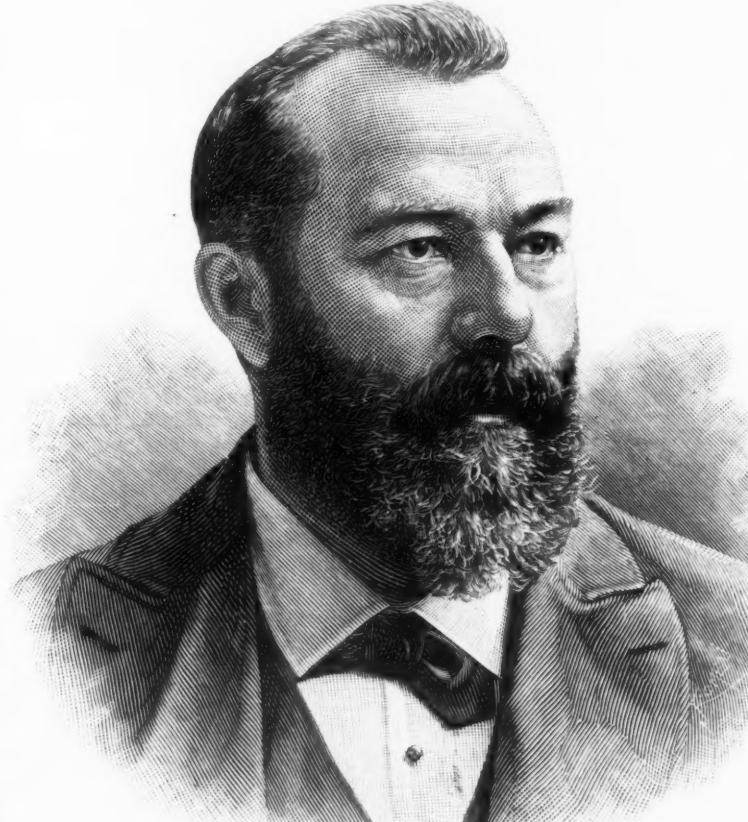
"The workingman has nothing to look to in case of sickness or disability, nothing to leave his family in case of death, and yet he has done his part in the creation of all wealth. Be just to him! Give him what he has earned. It will pay—in dollars and cents."

#### THE NEW YORK OF THE SOUTH.

To Frank Leslie's Weekly: To the people of the great trans-Mississippi region no question is of more vital importance than that of transportation, and to facilitate it nothing is of greater necessity than a deep-water seaport. New Orleans, being over one hundred and twenty-five miles from the sea, with a swift and uncertain river to tow against and to anchor upon, can never be regarded as a seaport. Neither can Mobile, with its shallow water, and Galveston—even should the Government succeed in giving her a harbor—is situated in the wrong direction to greatly benefit Omaha, St. Joseph, Kansas City, Lincoln, Beatrice, Des Moines, and other great trade centres of the Northwest. But there is a seaport to which our attention is being drawn, that with proper railroad facilities will meet every requirement. Situated at about the same distance from the above-named cities as Galveston, and over one hundred miles nearer than Aransas Pass, it offers to those cities a shorter route by at least five hundred miles to the markets of Europe and South America than either of those Texas ports can offer. Its harbor, for size, depth and security, has no superior and only one or two equals on the American continent, and despite the fact that its railroad advantages are exceedingly limited, its export tonnage exceeds that of New Orleans, Galveston, Mobile, and Savannah combined. With adequate railroad connections with the great Northwest, which this port is destined ere long to have, its export and import tonnage will stamp it as one of the foremost seaports of the world. Do you ask where this great seaport which we of the Northwest have discovered is located? It is at Pensacola—a city that at no distant day is to become the greatest commercial emporium of the South—simply because nature has done more for it than for any other Southern city by giving it a wonderful deep-water harbor and placing immense fields of coal and iron at its back, as well as by location making it the nearest deep-water seaport to all the great cities of our Northwestern States.

A. L. GREEN.

BEATRICE, NEB., September 22d, 1891.

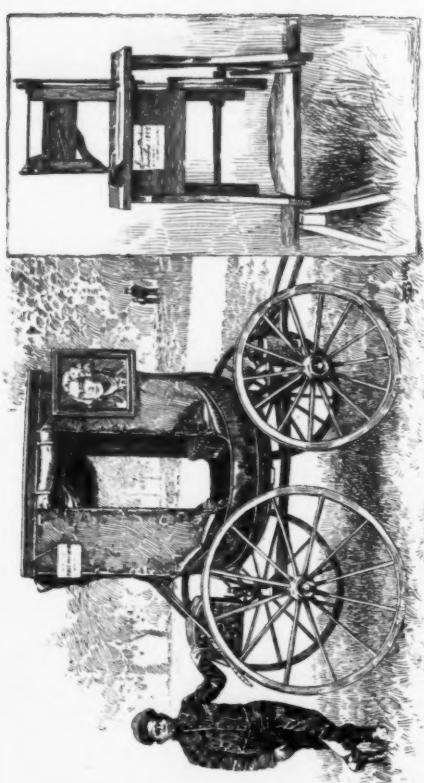


ALFRED DOLGE.

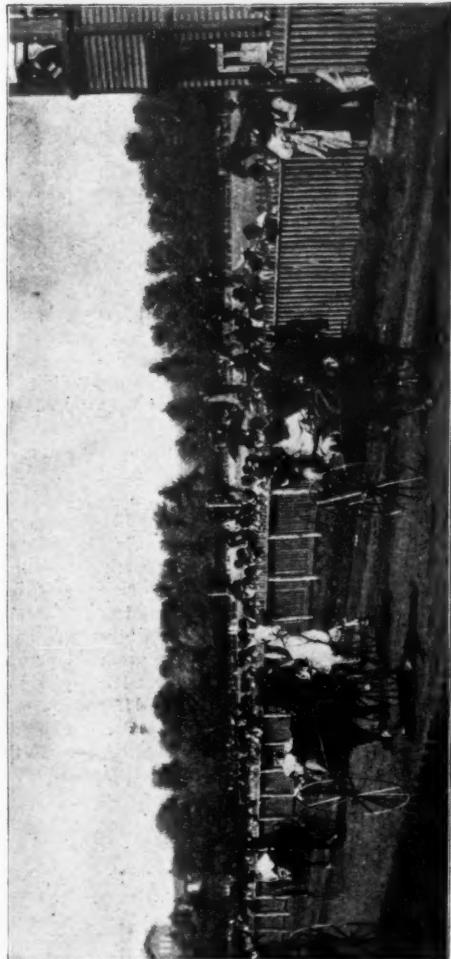
they met a Western cyclone or a collapse of the money market in Wall Street. Business men have been inclined to look on Alfred Dolge as 'a dreamer,' and it has taken him years to make it clearly understood that in all his work it was 'dollars and cents,' not philanthropy, and that he was not building up an earthly paradise with work-people dressed *à la Watteau*, but a personal, commercial success in a place where a single building lot is now worth more than a whole farm used to be twenty-five years ago."

At dinner Mr. Dolge states some of the principles on which he conducts his business. He says: "A man ought to get what he earns as a matter of right. It pays in the end to give it him. There you have all my philosophy, such as it is. In the production of wealth the workman does his share as well as the capitalist with his money and his brains. Give the workman his share, as well as capital and brains their share. This can be the only solution of the labor problem. Now, I became convinced that my workmen had a further interest in the results of my business, over and above their wages. I determined to give them the difference, as a matter of right, reserving to myself simply the method of distribution for my own protection, and also to give them a further interest in the future success of the business. The surplus is distributed as follows:

"First—A pension system by which every male employé who enters our factory over twenty-one and not over fifty years of age, after continuous service, is entitled to a pension *pro rata* of his wages and according to his years of service. After twenty-five years of continuous service he is able to retire on full pension. "Second—An insurance plan by which the lives of all the employés are insured in leading life-insurance companies from \$1,000 to \$3,000, according to their terms of service. The firm pays all the premiums, of course. In case an application for insurance is refused, the amount of the premium is deposited in bank to the credit of the uninsured and invested for him.



OLD COACH WASHINGTON RODE IN—120 YEARS OLD. FIRST SEWING-MACHINE ON L. I.



“OTIS BORT” IN THE VAN.



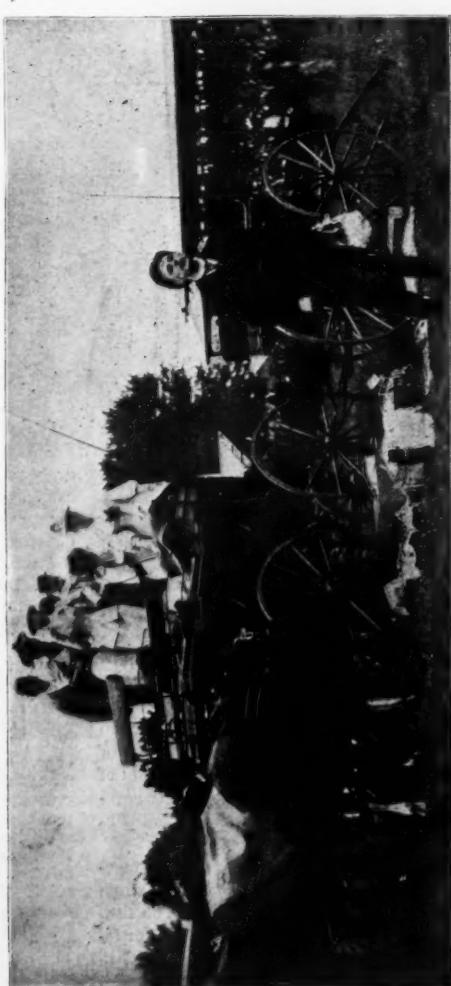
A LOST CHILD.



PUNCH CLEARS THE HIGH JUMP.



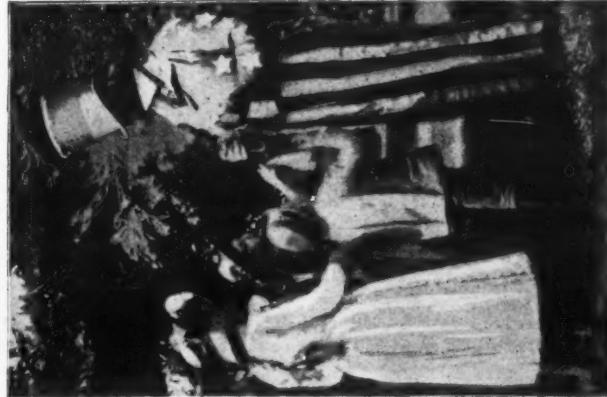
COUNTRY LUNCH PARTY.



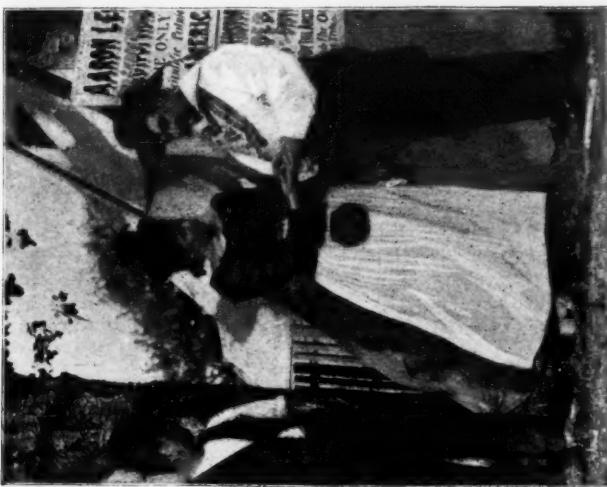
CITY VISITORS WATCHING A FINISH.



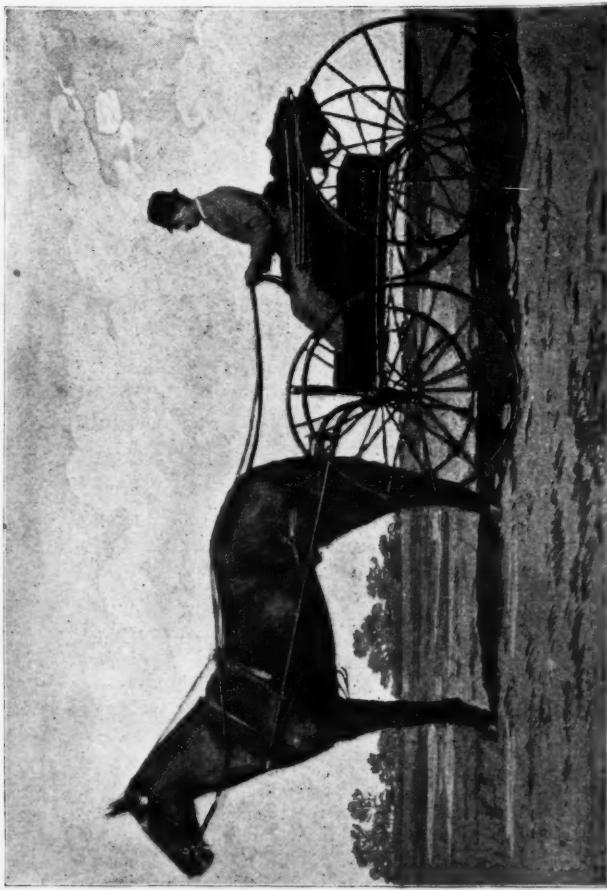
CRAZY QUILT.



UNCLE SAM.

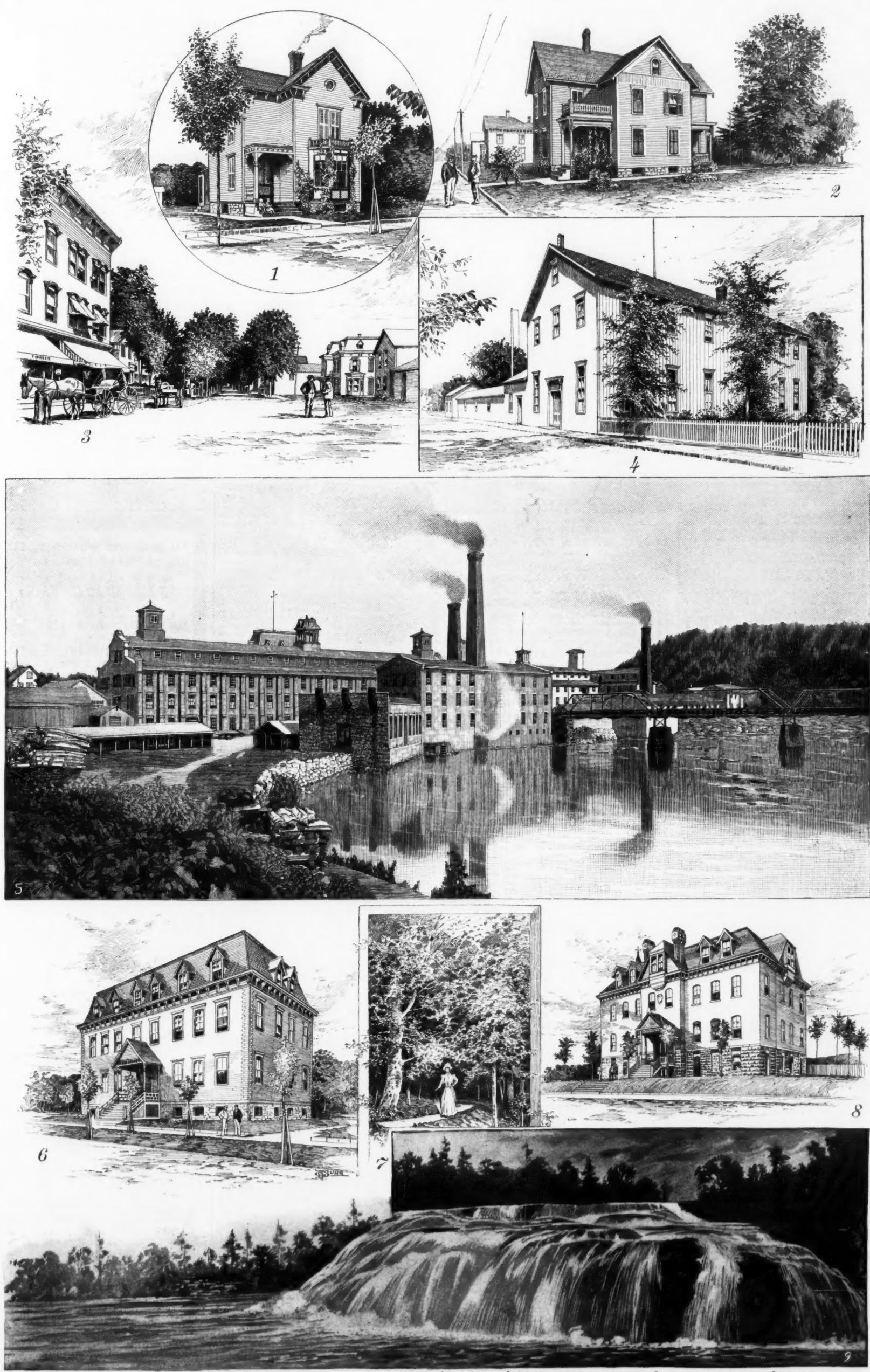


THE FORTUNE-TELLER.



THE TROTTING STALLION WARREN—RECORD 2:20 1/4.

THE FIFTIETH ANNUAL FAIR OF THE QUEENS COUNTY (LONG ISLAND) AGRICULTURAL SOCIETY, AT MINEOLA.—FROM PHOTOS.—[SEE PAGE 168.]



1. AND 2. WORKINGMEN'S HOMES. 3. MAIN STREET. 4. CLUB-HOUSE. 5. FACTORIES. 6. ACADEMY. 7. A PATHWAY IN THE PARK. 8. UNION FREE SCHOOL. 9. HIGH FALLS.  
VIEWS IN DOLGEVILLE, THE IDEAL INDUSTRIAL TOWN OF THE EMPIRE STATE.—DRAWN BY BURR.—[SEE PAGE 172.]

Messrs. August Belmont & Co., of New York, and Messrs. Lee, Higginson & Co., of Boston, announce in another column of this paper that they will receive subscriptions at par for \$3,000,000 per cent. cumulative preferred stock of the Westinghouse Electric and Manufacturing Company. The authorized capital stock of the company is \$10,000,000, of which \$4,000,000 is preferred stock. The balance, \$1,000,000, of the preferred stock above the amount offered now for subscription will remain in the treasury to meet the future requirements of the business. The reorganization of the Westinghouse Electric and Manufacturing Company is amply explained by the statement embodied in the advertisement, presenting a wonderful and constant growth of the sales, which in 1890 show a total of \$4,280,000, which amount will be much increased by the general introduction of electric lighting and other features of their manufacturing specialties, opening to the company a field of much greater magnitude in the present and near future, for which the additional capital of the new company will be available. The company will continue to have the benefit of the mechanical and engineering ability of its founder, Mr. Westinghouse, while amongst the directors there are many names of high financial standing known for their conservatism and prudence. The subscription for the entire amount of the preferred stock now offered has been guaranteed by underwriters in this country. The public is now invited to participate in the same. The subscription lists will be opened in New York and Boston on Wednesday, the 14th day of October, and will be closed at 3 P.M. on October 16th.

Look out for counterfeits!—Buy the genuine Salvation Oil, the great pain cure. 25 cents. Miss Emma R. cured an attack of incipient consumption with Dr. Bull's Cough Syrup.

#### CONSUMPTION CURED.

An old physician, retired from practice, had placed in his hands by an East India missionary the formula of a simple vegetable remedy for the speedy and permanent cure of Consumption, Bronchitis, Catarrh, Asthma and all Throat and Lung Affections; also a positive and radical cure for Nervous Debility and all Nervous Complaints. Having tested its wonderful curative powers in thousands of cases, and desiring to relieve human suffering, I will send free of charge to all who wish it, this recipe in German, French, or English, with full directions for preparing and using. Send by mail, by addressing, with stamp, naming this paper, W. A. NOYES, 820 Powers' Block, Rochester, N. Y.

The Sohmer Piano is so honestly made that continuous severe use will not impair its splendid qualities of tone and action.

#### CAN YOU DRESS A DOLL?

The Queen wishes a large number of dolls dressed for its poor children's Christmas tree for 1891, and in order to interest girls and young ladies to assist in this work, they offer a prize doll competition to those who dress a doll for the purpose. This competition is open to girls under sixteen years of age residing in Canada or the United States, duplicate prizes being given for each country. The Queen furnishes the dolls, charges prepaid. They are to be dressed and returned before December 1st, 1891.

The cash prizes of each, \$50, \$25 and \$15, and many other prizes of value, will be given for the best-dressed dolls, according to merit. Send fifteen two-cent stamps and receive, charges prepaid, one full-bodied imported doll, a lithograph plate illustrating ten dressed dolls in colors, and three months' trial subscription to The Queen.

The Queen is Canada's popular family magazine. It is a large 48-page monthly publication, devoted to ladies and the family circle. It has more than double the circulation of any other publication in Canada. Subscription price, only \$1 a year. Address, The Canadian Queen, 58 Bay Street, Toronto, Canada.

For beauty, for comfort, for improvement of the complexion, use only Pozzoni's Powder; there is nothing equal to it.

VAN HOUTEN'S COCOA—Perfectly pure—instantaneous.

NOTHING contributes more towards a sound digestion than the use of Angostura Bitters.

BROWN'S HOUSEHOLD PANACEA, "THE GREAT PAIN RELIEVER," cures Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria, When she was a Child, she cried for Castoria, When she became Miss, she clung to Castoria, When she had Children, she gave them Castoria.

CAIN  
ONE POUND  
A Day.

A GAIN OF A POUND A DAY IN THE CASE OF A MAN WHO HAS BECOME "ALL RUN DOWN," AND HAS BEGUN TO TAKE THAT REMARKABLE FLESH PRODUCER,

SCOTT'S  
EMULSION

OF PURE COD LIVER OIL WITH Hypophosphites of Lime & Soda IS NOTHING UNUSUAL. THIS FEAT HAS BEEN PERFORMED OVER AND OVER AGAIN. PALATABLE AS MILK. ENDORSED BY PHYSICIANS. SOLD BY ALL DRUGGISTS. AVOID SUBSTITUTIONS AND IMITATIONS.



EVERY HUMOR OF THE SKIN AND SCALP of infancy and childhood, whether torturing, disfiguring, itching, burning, scaly, crusted, pimply, or blotchy, with loss of hair, and every impurity of the blood, whether simple, scrofulous, or hereditary, is speedily, permanently, and economically cured by the CUTICURA REMEDIES, consisting of CUTICURA, the great Skin Cure, CUTICURA SOAP, an exquisite Skin Purifier and Beautifier, and CUTICURA RESOLVENT, the new Blood and Skin Purifier and greatest of Humor Remedies, when the best physicians and all other remedies fail. Parents, save your children years of mental and physical suffering. Begin now. Delays are dangerous. Cures made in childhood are permanent. Sold everywhere. Price, CUTICURA, 50c.; SOAP, 25c.; RESOLVENT, \$1. Prepared by Potter Drug and Chemical Corporation, Boston, Mass.

Send for "How to Cure Skin and Blood Diseases."

Baby's skin and scalp purified and beautified by CUTICURA SOAP.

Kidney pains, backache, and muscular rheumatism relieved in one minute by the celebrated CUTICURA ANTI-PAIN PLASTER. 25c.

KIRK'S  
SHANDON  
BELLS  
TOILET SOAP

NO OTHER

Leaves a Delicate and Lasting Odor After Using. If unable to procure SHANDON BELLS SOAP send 25c in stamps and receive a cake by return mail.

JAS. S. KIRK & CO., Chicago.

SPECIAL.—Shandon Bells Waits (the popular Society Waltz) sent FREE to anyone sending us three wrappers of Shandon Bells Soap.

Send 10c in stamps for sample bottle Shandon Bells Perfume.

POSITIVELY  
BEAUTIFUL

MY DEAR FELLOW, there was always something to admire in that girl; but now she is **positively beautiful**. Her hair, so rich and wavy, shows the perfection of care; her teeth are like ivory; her cherry-red lips are enchanting, and a more exquisite complexion I never saw." But, John, you should not forget that the object of your adoration has made herself lovely by the use of

CONSTANTINE'S  
Persian Healing  
PINE TAR SOAP."

It is now no longer a secret that this INDISPENSABLE ARTICLE FOR TOILET USE is a PURIFYING AGENT OF WONDERFUL VIRTUES. It is harmless and inexpensive, but if you obtain the Original, which bears CONSTANTINE'S name, you will be able to HEIGHTEN EVERY CHARM which adds PERFECTION to

FEMALE LOVELINESS.

FOR SALE BY DRUGGISTS GENERALLY.

LADIES DO YOU KNOW that one Celmar will develop your bust five inches in one month? Celmar, the greatest discovery of the age, will do this, or your money refunded. Only one bottle required. Celmar, a priceless boon to ladies, will be sent on receipt of price, \$2 a bottle, to any part of the country. Send stamp for circulars, or 5 cents for book, "How to Treat the Complexion." MME. JOSEPHINE LE FEVRE, 1018 Chestnut Street, Philadelphia, Pa. Agents Wanted.

BARGAINS IN  
Easy Payments,  
"90 Crescent Safety, ball bearing \$20 620  
Mercury Diamond Safety, all steel \$100 675  
Spencer Diamond Safety, all steel \$100 675  
"Amer. Champion, highest grade \$100 675  
Others as cheap, all makes new or 2d hd, lowest prices  
Cata free. Rouse, Hazard & Co., 112 G St., Peoria, Ill.

#### LIFE INSURANCE.—PRO AND CON.

THE sort of protection that the State of New York, through its Insurance Department, gives, is revealed by the prompt action of Superintendent Pierce of this State in a recent instance. The Flour City Life Association of Rochester fell into the hands of a receiver. The Industrial Benefit Association of Syracuse obtained a list of the Flour City's members and undertook to re-insure them without medical examination and to give them certain immediate benefits. Superintendent Pierce, as soon as these facts were disclosed, brought the matter to the attention of the Attorney-General and the Industrial Association of Syracuse was notified that it must cease to write certificates giving special benefits to Flour City members. If all insurance companies had the scrutiny of men like Superintendent Pierce there would be less complaint of frauds and wrongs.

There is more trouble with some of the flash endowment orders. The Insurance Commissioner of Massachusetts has put the Order of the Golden Grail into the hands of a receiver. It had over 7,000 certificate-holders and it is said they will get very little of their money back. Application has been made in Baltimore for the appointment of a receiver for the American Fraternal Circle, which was notable for the large number of prominent lawyers, merchants and politicians who were interested in it. Its officers say the institution is perfectly solvent and over \$600,000 is at stake in the matter. All this is an argument in favor of insuring in the higher-priced, solid, well-established institutions.

#### QUERIES ANSWERED.

"F. S. N." of Shreveport, La., who says he is carrying a twenty-annual payment policy in the Equitable and a \$5,000 non-participating ordinary life policy in the Manhattan, asks my opinion of these two policies and of the "yearly renewable policies" of the Provident Savings Life Assurance Society of New York. He also asks what is meant by "insurance reserve."

Ans.—Some persons think the kind of policies held by "F. S. N." do not provide fair contracts, but this is an open question. It is certain that the Equitable is a first-class company and the Manhattan of New York, while not as large as the Equitable, shows by its annual statement that it is exceedingly prosperous. Its income last year was nearly \$3,000,000, and its disbursements not far from \$2,000,000. It made a very handsome showing of net assets to the amount of almost \$12,000,000. The yearly renewable policies of the Provident Savings Life Assurance Society are peculiar in that they authorize the collection of an increasing rate each year. The company has no greater strength than the Mutual Reserve, which does not increase its yearly rate. Insurance reserve may be roughly defined as the overpayments on policies which are required to enable companies to meet future liabilities over and above current premiums. I will give a fuller answer if this is not sufficiently explicit.

A long letter from "A. L." of Albany, N. Y., recites that the Home Benefit Society, of No. 161 Broadway, New York, has died, unluckily with a resident of Albany who died in March last. He was first insured in the Masonic Guild and Benefit Association which, when it ceased to exist, transferred its members to the Home Benefit Society of New York. He was insured for \$2,000. The company sent an agent to "adjust" the claim, who finally offered \$500 in settlement. "A. L." says he wrote the company a letter denouncing its action, and asking what it had done with the money it had collected to meet this particular death loss; that if it had 4,000 members and collected one dollar from each, the \$4,000 obtained would be ample to meet death losses. No answer was received to this letter and suit has been brought against the society.

Ans.—I am not surprised at the statement made by "A. L." I have never ranked the Home Benefit very high, as my readers well know.

"G. W. A." of Cleveland, Ohio, asks my judgment of the Provident Life and Trust Company of Philadelphia, which promises as follows: "We pay the insured a yearly cash dividend till death or maturity, and if he should be forced to discontinue the original policy, the paid-up policy would bear dividends. Liberal provisions as to cash value at the end of a term of years guaranteed in the policy."

Ans.—(1) As to the promise of a yearly cash dividend, this may be expected if there is any profit, but not otherwise. (2) A paid-up policy represents about eighty per cent. of the excess of premiums paid over the natural cost of insurance, namely, the quota of death claims and the quota of expenses; for instance, if a member had paid in premiums and accretions thereon \$2,000, and his quota of death claims and expenses on said policy was \$1,000, he would receive a paid-up policy for about eighty per cent. of what the remainder would purchase at his expectation of life. This would be about \$800, and the company would thus profit by \$200 on the deal. (3) As to cash value, this would represent from fifty to eighty percent. of the over-payments made by the insured; for instance, taking my illustration again, he would receive a cash surrender of from \$500 to \$800, though he had paid \$1,000 into the company more than the real cost of his insurance.

As an illustration of what I have been trying to say above, I will quote from a letter sent me by "E. H. T." of Valley, Washington. He says that in 1889 he took out a policy for \$2,000, paying quarterly premiums of \$10.56; he let his dividends stand for eight or ten years, and then an agent of his company induced him to use up his dividends in the purchase of another \$1,000 policy. The dividends paid the premiums on this policy for about two years thereafter. The dividends on both these policies were permitted to accumulate. My correspondent says: "Last June I failed to pay my premium. I am now in reduced circumstances, and afraid I must let my policy lapse. I think I paid in on my first policy \$800.16. The company tells me it is worth to them \$136.44 besides \$85.85 in dividends. This looks like a very small amount for what I have paid." My readers will see that in this case the results were about what I said might be expected.

"C. S." of Lowell, Mass., invites my attention to an error in this column. I was made to say that a thirty-year endowment policy in the Mutual Life, the Equitable, or the New York Life would cost at the age of thirty-one years about \$55 a year. In reality a thirty-year endowment would cost at the age mentioned only \$32.09 per annum. I am glad that "C. S." called my attention to the obvious error.

I have several inquiries about the New York Life which I shall answer shortly. Most of these refer to the attacks on the company by the New York Times. The New York Times is exceedingly careful, in making these attacks, not to question the solvency of the company. As late as the 23rd of September last, it said: "We have repeatedly said that we believe the company to be solvent."

"J. M. M." of Cheyenne, asks concerning the standing of the Manufacturers' Accident Indemnity Company, of Geneva, N. Y., and if it pays its losses promptly.

Ans.—I have replied to this inquiry before. The company is not one of the largest, but it meets its losses. According to its last annual report there were only fifteen claims, amounting to \$855, "in process of adjustment."

I must crave the pardon of "H. P. M." of Zaca-  
cas, Mexico, for failing to reply to his letter sent me some time ago. It is an inquiry in reference to the New York Mutual Life and, unfortunately, it has been overlooked. "H. P. M." was troubled by statements which assailed the Mutual Life and represented that it was not able to meet its promises. I can assure "H. P. M." that he need have no fear as to the soundness of his policy with the New York Mutual Life, and I should certainly not advise him to discontinue it. If there is any point regarding which he wishes special information I shall be happy to inform him.

A long letter from Albany, Oregon, regarding the Northwest Company and its rivals will have attention shortly. It is too voluminous for me to answer in this issue. A few other letters await replies.

*The Hermit.*

Arnold,  
Constable & Co.  
FALL FASHIONS  
IN DRESS GOODS.

English and Scotch Homespuns, French  
Chevron Cords, Novel Effects in Wool Frieze  
and Silk and Wool Vestings. Bedford Cords,  
Armure Serges. Crêpon and Crepe Barege  
for evening wear. Embroidered Robes in  
Steel and Persian Effects.

Broadway & 19th st.  
NEW YORK.

To prevent waists parting at the seams use  
GILBERT'S  
Dress Linings.  
Ladies appreciate this.  
Name on selvage.

TEN PER CENT. FIRST MORTGAGE LOANS.  
TEKOÀ REALTY, PALOUSE FARMS AND  
COEUR D'ALENE MINING PROPERTY.

Look us up and write for references.

HUFFMAN & LAKE, TEKOÀ, WASH.

TYROL  
A Beautiful Mountainous Country.  
WOODY SUMMER RESORT.  
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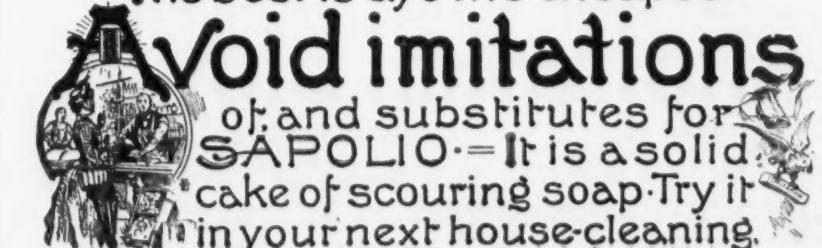
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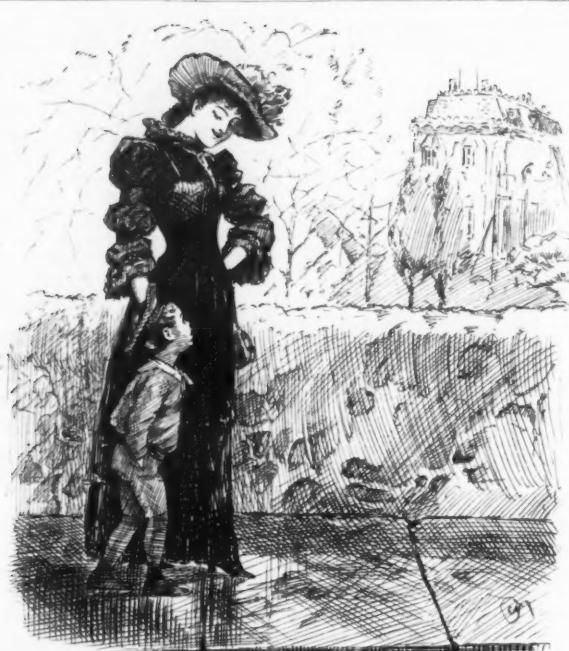
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The proceedings taken by the Company to create this issue of Preferred Stock have been submitted to counsel, and they advise us that the reorganization and this issue of Preferred Stock are valid in law.

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9 months, from 1st April to 31st December, 1886	\$141,846.71
12 months, to 31st December, 1887	874,657.87
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12 months, to 31st December, 1889	3,618,379.81
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The Company manufactures its apparatus at three fully-equipped factories located, respectively, at Pittsburg, Penn.; Newark, N. J., and New York City, which furnish exceptionally complete facilities for the manufacture of all kinds of electric light and power apparatus.

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